

■ spotlight

December 2014 Vol. 47 No. 12



HAPPY HOLIDAYS





Roger Smith
President & Chief Executive Officer
AIL & NILICO

The Gift of Connection

Our lives are connected by a thousand invisible threads, and along these sympathetic fibers, our actions run as causes and return to us as results.
— Herman Melville

We throw around the term connection in many ways these days. Probably the first thing that comes to mind is using the Internet or social media on your smart phone or computer. Being digitally connected is both essential and inescapable in the modern world, but it's not even close to the importance of establishing and maintaining real, live connections with our fellow humans.

With the holiday season well underway, parties, dinners, mixers, happy hours, open houses, and even holiday shopping, each of us has an opportunity to give a truly meaningful gift to those with whom we interact — the gift of connection. It's as simple as being genuine, sincere, and always you. When you are yourself, you are relaxed. When you are relaxed, it tends to put other people at ease, making them comfortable to communicate honestly with you and, in turn, be receptive to what you have to say. Ask questions that will help you understand the other person, their needs and beliefs. And then listen without judgment, for this invites openness.

Now, you may be wondering why I would care about conversations that take place in your personal life. It's simple: if you fully engage with your family, friends, and even the clerk at the convenience store, you will do a better job connecting with your clients. The principles of connection are the same whether you're listening to crazy Uncle Fred telling stories from the glory days (more times than you can count); whether you're hearing the details of a prospect's situation for the first time; or whether you're initiating a conversation with a potential personal recruit.

The late businessman and philanthropist Paul J. Meyer once said, "Communication — the human connection — is the key to personal

“Ask questions that will help you understand the other person, then listen without judgment.”

and career success.” Establishing a genuine connection makes social situations more satisfying and gives you a distinct advantage when interacting with clients or recruits.

As we make our way through the holiday season and prepare ourselves for the New Year, let's remember to keep it real as we interact in our personal and professional lives. Practice making intentional connections, and you will better set up yourself, and others, for great success as we prepare for an *explosive* 2015!

The gift of connection... Now that's what I call a gift that keeps on giving.



spotlight
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sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$3,513,744 in bonuses. For more information on the monthly bonuses, turn to Page 30-37.

Total: \$3,513,744

required retention rate

Effective Jan. 1, 2014, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed below are for *Spotlight* recognition only.

Retention:	69.0%
Net to Gross:	78%

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Friday 01/23** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 01/28**. eApp business excluded from the 7 day hold should be uploaded by **Friday 01/30** before 2:00 p.m. CST to count for **January** production.

announcements



Rob Gray
Vice President of Field Operations



Mike LiBassi
Director of Recruiting Systems and Operations

*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2015 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2015 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Manchester Grand Hyatt in sunny San Diego, California! The convention will be held May 14-17, 2015.*



food for families

pg. 13



leadership academy

pg. 16



SGA aces

pg. 17



2016 convention qualifications

pg. 18



2015 bonus qualifications

pg. 19



★ AGENT TENURE BONUS ★

2014



NO AGENT LEFT BEHIND

NOVEMBER BONUS PAYOUT: **\$300,000** NOVEMBER BONUS QUALIFIERS: **302**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Christian Achilles	\$1,500	Fanny Garcia-Ramirez	\$1,500	Deana Plaster	\$1,500	Crystal Adams	\$1,250
Wilson Allen	1,500	Jonathan Gibford	1,500	Dustin Polanco	1,500	Thomas Agee	1,250
Michael Ashton	1,500	Matthew Grewell	1,500	Levi Porto	1,500	James Alexander	1,250
Erik Bertsch	1,500	Kashala Guiden	1,500	Tonia Reaves	1,500	April Anderson	1,250
Luke Biereonwu	1,500	Reginald Heard	1,500	Sara Rios-Pacheco	1,500	Justin Bass	1,250
Anse Blake	1,500	Rashawn Jacobs	1,500	Manuel Salamanca Leon	1,500	Gregory Bellstein	1,250
Aaron Blanchard	1,500	Denielle Johnson	1,500	James Santiago	1,500	Susan Bierman	1,250
Alex Boachie	1,500	Gary Jones	1,500	George Shafiek	1,500	Frank Cekus	1,250
Kevin Bomar	1,500	Yves Joseph	1,500	Andrew Siebert	1,500	Hyunchul Chung	1,250
Andrew Borg	1,500	Chad Kaczinski	1,500	Austin W Smith	1,500	Shannah Connors	1,250
Shari Browder	1,500	Sefulu Key	1,500	Randolph Smith	1,500	Deanna Cruz	1,250
Anthony Burke	1,500	Luversa Kweh	1,500	Ruth Socoy	1,500	Krystal Dalton	1,250
Caroline Chambers	1,500	Orema Lee	1,500	Dolly Sommer	1,500	Charles Davidson	1,250
Ranjana Chopra	1,500	Nella Lejeune	1,500	Philip Spicer	1,500	Vanessa Delery	1,250
Patricia Cifone	1,500	Phillip Luci	1,500	Demmerick Stevenson	1,500	Mario Diaz-Rivera	1,250
Marissa Cobb	1,500	Thomas Lypps	1,500	Kaloni Tohi	1,500	Kevin Dotzel	1,250
Edward Crocker	1,500	Suzette Mangol	1,500	Pau Touta	1,500	Chagai Englander	1,250
Laura Dennee	1,500	Kaytlyn McKay	1,500	Antonina Tusivili	1,500	Olusoji Falana	1,250
Dina de Weever	1,500	Noah Miller	1,500	Edless Vance	1,500	Cristina Fox	1,250
Justin Diaz	1,500	Jessica Moffitt	1,500	Lawrence Wallick	1,500	Carlos Frazier	1,250
Andre Drane	1,500	Lester Mosley	1,500	Robert Ward	1,500	Laura Frew	1,250
Nikita Edgar	1,500	Johanna Munoz	1,500	Lori Williams	1,500	Renita Fulcher	1,250
Soana Feiloakitau	1,500	Toni Mussara	1,500	Wanda Williams	1,500	Joshua Gassman	1,250
Sarah Ferguson	1,500	Adeola Obasanya	1,500	Derrick Wright	1,500	Kaprice Glover	1,250
Jasmin Gallaga	1,500	Chantel Ormonde	1,500	Paul Yagual	1,500	Priscila Gonzalez	1,250
Lee Galtman	1,500	Mitchell Pfeffer	1,500	Nicholas Abbass	1,250	Joshua Graham	1,250

► Eligibility must occur in the 3rd, 4th or 5th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on agent's first application date in the system. Hire month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month.

► This bonus will be effective after January 2014 AP&P Reports have been run. First payment with new guidelines will be in February 2014.

► Agent must have minimum of 86% Net-to-Gross in month 3 and 82% Net-to-Gross in months 4 and 5.

*Qualifications and guidelines are on the ARC.

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Stuart Gray	\$1,250	John Turner	\$1,250	Luz Garcia	\$500	Marcus Rodgers	\$500
Ashley Halstead-Clark	1,250	Eipo Tutagalevao	1,250	Seth Gilmore	500	Vanessa Romero	500
Kelly Hannan Daley	1,250	Zachary Vance	1,250	Donna Glende	500	Jessica Rossman	500
Asiguy Haugabook	1,250	Pedro Vazquez Armenteros	1,250	Chelsea Gobes	500	Tenika Sampson	500
Loloahi Havea	1,250	Idelisa Vega	1,250	Kevin Gomez	500	Derek Sandilands	500
Amanda Heilman	1,250	Andrea Villalva	1,250	Felix Gonzalez	500	Diane Sawyer	500
Andrew Hieber	1,250	Josie Ward	1,250	Dmitri Grigorov	500	Brad Schenerman	500
Minh Ho	1,250	Sanjae Watkis	1,250	Anthony Gummo	500	Tatum Scneidmiller	500
Heidi Holt-Peel	1,250	John Wegman	1,250	Daniel Haggard	500	Kelly Schoenherr	500
Shelby Huff	1,250	Tom Weller	1,250	David Hellus	500	Jonathan Sequin	500
Hinalei Hukehuke	1,250	Roberta Whitman	1,250	Tarna Holyk	500	Cassandra Serkowski	500
Grant Husted	1,250	Benjamin Wilson	1,250	Anne Hooper	500	William Short	500
Kelsi Jewell	1,250	Keshira Wynn	1,250	Kyle Hopkinson	500	Barinderjit Singh	500
Brittany Jhu	1,250	Matthew Zang	1,250	Brian Howard	500	Dewshanker Singh	500
Esmond Kaopuiki	1,250	Pablo Zetina	1,250	Winston Imhoff	500	Iswariamma Singh	500
John Keslar	1,250	Frank Aguayo	500	Paula Jaime-Agramon	500	Jeffery Smith	500
Jennifer Kimmel	1,250	Annmarie Aqui	500	Dara Jean-Pierre	500	Kathryn Sola	500
Firuz Kodirov	1,250	Elisabeth Ayala	500	Brenna Jensen	500	Andrew Spinola	500
Simon Lee	1,250	Jesse Bachrach	500	Mari Jones	500	Stuart Squires	500
Shelley Leech-Logelin	1,250	Douglas Ballard	500	Audrey Kersey	500	William Sterner	500
Trey Leeder	1,250	Latasha Barringer	500	Colin King	500	Victoria Storti	500
Wilson Loi	1,250	Brian Bartlett	500	Dustin King	500	Tyler Strand-Jacobson	500
Dana Lynch	1,250	Brandy Bass	500	Loreal King	500	Senglee Tan	500
Lisa Magaw	1,250	Jorge Bello	500	Vitaliy Kononenko	500	Julie Thompson	500
Desiree Martin	1,250	Brian Benedict	500	Forrest Lane	500	Javonna Tracy	500
Ericka Martinez	1,250	Monica Bengtson	500	Michelle Leese	500	Crystal Triplett	500
Lorena Martinez	1,250	Christopher Bennett	500	Houda Legsai	500	Nauleni Tuionetoa	500
Michael Merlo	1,250	Christopher Bentley	500	Dawei Liu	500	Petelo Tupou	500
Stephanie Monroy	1,250	Beth Blumershine	500	David Livingston	500	Lee van Delft	500
Graham Moore	1,250	Jessica Boss	500	Daniel Lopez	500	Timothy Vlosich	500
Danny Morales	1,250	Vencus Bosset	500	Marjorie Maguire	500	Drake Walker	500
Patrick Ngangyou Tchouchui	1,250	Joel Braggs	500	Kelly Marцениuk	500	Shane Walters	500
Tangataotiuana Pasikala	1,250	Joleen Bray	500	Heather Matchett	500	Alba Williams	500
Dilushi Perera	1,250	Falecia Brown	500	Sela Mavae	500	Tabitha Witherell	500
Camilo Perez	1,250	Paige M Brown	500	Robin Maxwell	500	David Young	500
Brandon Perry	1,250	Matthew Bunnell	500	Carey McCormick	500	Gintare Zubrute	500
Clarissa Peterson	1,250	Gloria Burris	500	Darryl McCoy	500		
Tracy Procyk	1,250	Joshua Cantrell	500	Jenna McGowan	500		
Donrie Purcell	1,250	Suzanna Carlsson	500	Brian Morris	500		
Jason Regan	1,250	Tiara Carpenter	500	Karen Mosley	500		
Tiffani Ronda	1,250	Takela Carrington	500	Kelly Nails	500		
Benjamin Salyers	1,250	Racquel Castillo	500	Jamal Nelson	500		
Rachael Santee	1,250	Sam Chan	500	Lindsay Nielsen	500		
Joshua Schofield	1,250	Nathan Choate	500	Beau Norton	500		
Christopher Shuman	1,250	Susan Chuppa	500	Arturo Ortiz	500		
Austin A Smith	1,250	Jesse Coatney	500	Zachary Pareja	500		
Demetria Smith	1,250	Brendon Comeau	500	Ernest Patterson	500		
Jason Smith	1,250	Nathan Crandell	500	Marka Peoples	500		
Michael J Smith	1,250	Joshua Crisp	500	Quentin Polk	500		
Tyler Souza	1,250	Latrice Crosland	500	Kyle Reeves	500		
Bryon Sturgill	1,250	Leon Dales	500	Michael Rhodes	500		
Susan Sun	1,250	Lindsay Davisson	500	Mustafa Ridha	500		
Jamie Tan	1,250	Kaitlyn Estes	500	Lauri Roberts	500		
Roberto Torres	1,250	Cynthia Garcia	500	Thomas Robinson	500		

ANNIVERSARIES

31 YEARS OF SERVICE
MARK HANCOCK, SGA
25 YEARS OF SERVICE
BRETT HULME, PA
21 YEARS OF SERVICE
EARLE HARRIS, AGT
JENNY WILLIAMS, PA
16 YEARS OF SERVICE
RUBEN SOBERANES, AGT
15 YEARS OF SERVICE
JOHN FRANKLIN, AGT
13 YEARS OF SERVICE
ARNOLD IACOVIELLO, AGT
LARRY LOZANO, PA
12 YEARS OF SERVICE
ANDREW BISHOP, MGA
ARTHUR GREENE, AGT

JULIE MCQUOID, MGA
DUSTIN VENEKAMP, SGA
11 YEARS OF SERVICE
JUSTIN GERMANO, AGT
ED OLFERT, AGT
ALAN SEDAGHAT, AGT
10 YEARS OF SERVICE
SUE AHERS, PA
SEBASTIAN HAZEK, MGA
9 YEARS OF SERVICE
SIMON ARIAS, SGA
THEODORE GREER, AGT
GARRET HUN, AGT
MELISSA LOSK, AGT
8 YEARS OF SERVICE
ALBERTO ALCALA, MGA
MARIO ANDRES CHAVEZ, MGA

BLAKE HIGUCHI, AGA
ERIN MOYER, GA
7 YEARS OF SERVICE
ROBIN DENHAM, PA
DARRON HACKER, MGA
JAMISON WEATHERSPOON, SGA
6 YEARS OF SERVICE
WILLIAM CHARNOW, AGT
HAL HERMAN, MGA
RYAN HENDL, MGA
TIMOTHY HIERAN, MGA
JOSHUA OLIN, AGA
JOEY SALES, GA
AMR SHATER, AGA
5 YEARS OF SERVICE
JARED CLECHNER, SGA
AMANDA CROSS, PA

ALEXANDRA GRAHAM, MGA
CHRISTOPHER HINTZ, AGA
ENRICO PAREDES, GA
BRUCE TAN, SA
4 YEARS OF SERVICE
JOSE CARVAJAL, SGA
CAMERON CIMINO, GA
ANTONIO EVANS, GA
HOLLAND HARRISS, PA
MATHEW HART, SGA
ANDRE HAWTHORNE, GA
SIONE IKA, SA
CHRISTOPHER KENNEDY, GA
COREY LAUVIGNE, AGT
SHAHAB MAHDAVINEJAD, MGA
CARMELA PELLEN, AGT
BRANDON SUMMERTON, AGA

ANGELA WALLER, PA
ASHLEY WENNING, GA
3 YEARS OF SERVICE
DANTE BEASLEY, SA
JOHN CONARD, MGA
AYMAN ELSALHY, AGT
LONNY GOODMAN, AGT
NICHI GRIFFITHS, AGT
JONATHAN HOBBS, GA
ROBERT JANEV, AGA
CHRISTINE JESORALDO, MGA
JEAN JOSEPH, MGA
SATHANARINE HUMAR, MGA
GREGORY MCDUFFIE, AGT
KRYSTA MCFARLAND, AGT
DAVID RIGNEY, MGA
SCOTT WHEELER, SA

ROOSEVELT WILSON, SA
2 YEARS OF SERVICE
PORTER BALVE, AGA
AUNDREY BEARD, AGT
TERRENCE BIEHL, AGT
MATTHEW BOGLE, GA
BRENT BOWLING, GA
JOHN CATALANO, GA
DAVID CHEN, GA
PATRICK CREMEANS, AGT
JAVIER DIAZ, MGA
ERICA FITZSIMMONS, GA
ROBERT FORD, GA
COREY HELLY, AGT
BRITTNI KWIECIELO, GA
JEFFREY LEWIS, SA
TASHA MARKER, AGT

RANDY MARHLAND, MGA
CHARLES MARSHALL, AGT
ASHLEY MATTE, AGT
JOHN NIEVES, MGA
NOLAN REID, AGT
CHRISTOPHER RODRIGUEZ, AGA
JILLIAN ROOHS, GA
JOSHUA RUSH, MGA
MICHAEL SANDERS, SA
EMILY SCOTT, GA
DREW SHARP, MGA
BEVERLY SIBERT, SA
ARTHUR SIGLER, MGA
JEANETTE SHELLEY, AGT
HEATHER SOUTHERN, SA
JOSEPH TOMANOVICH, MGA
1 YEAR OF SERVICE

AZAR AFANAN, SA
PERIA AFUAMUA, AGT
JANAE ARTIS, SA
SABA ARAI, GA
JAMES AUSTIN, AGT
JORDAN BARRON, SA
JONATHAN BECKER, SA
DENNIS BLUE, SA
HIERSTEN BROWN, SA
KEITH CAMERON, SA
COLTON CAPPS, GA
EVELIN CASTRO-SHARIF, SA
JAMIE CATES, GA
DINAH CAWTHORNE, AGT
BETTY CERATUS, AGT
SHALOM CHAIMOV, SA
JILL CHESTER, AGT

BARBARA CORBETT, AGT
VERONICA CORDOBA, AGT
JENNIFER CRANDALL, GA
COLTEN DAVIS, SA
MARC DEMILIA, SA
SHELLEY DUCK, SA
SEBASTIAN FEARY, SA
HUGO FLORES, AGT
IRMA GALLARDO, SA
STEPHEN GIALLOMBARDO, AGT
COREY GLADWELL, GA
SETH GODWIN, SA
AMIRIA HAREMA, AGT
TIFFINEY HARMOUICHE, SA
JAMIL HARRIS, MGA
HEATHER HOBGOOD, AGT
JOHNIHA IVORY, SA

SARAH JACINTO, SA
REHUPO KARA, AGT
JEFFREE KAWAMOTO, MGA
TRAVIS KOUACH, SA
PAUL LINA, SA
ANTHONY LOPEZ, SA
BADUM MAALOO, MGA
ACACIA MARK, SA
DANIEL MARTINSEN, AGT
MILES MCPHERSON, SA
DIANA MENDEZ, SA
JARED MERCER, SA
MICHAEL MORENO, SA
ERIC MORIARTY, GA
JAMES G MORRIS, AGT
JONATHAN NAGY, SA
CARISSA PAGANO, AGT

LYNN PATERNI, AGT
ROBERT PETERS, SA
ZDZISLAW PIAK, AGT
EDGAR QUIROZ, SA
ANDRIANA RAMOS, SA
DAVID RODRIGUEZ, AGT
DARLA ROE, AGT
LORI SANDERS, GA
JAMES SHOUSE, SA
ALLISON SLATER, SA
JOHN SOLA, AGT
WILLIAM SOULIER, GA
HARLIE SPENCE, GA
DEVAUTRICIA STYLES, AGT
CONNOR SULLIVAN, GA
DOMINIC TELMONDE, GA
ELIZABETH TOMPKINS, SA

PAUL TORMAN, SA
JINELLY VARELA, MGA
RAUL VASQUEZ, SA
MARCI VAUTERS, AGT
VERNON WILLIAMS, SA
NATALEE WISE, AGT
ALEXANDER WOOD, SA

PROMOTIONS

REGIONAL GENERAL AGENT
TYLER MCNIGHT
AITA SALEH
MASTER GENERAL AGENT
MUHAMMED ASHRAF
ALEXANDER DOREY
MEGAN HERICKHOFF
DAVID HIGA
SHAWN HORTON
BENITO MENCHACA
DAVID PALMER
POLINA PHILBIN
MELISSA QUINTAL
JOSHUA RAUSER
60% GENERAL AGENT
JOHN CATALANO
KATIE HEUER
GILBERT HICKS
JOSHUA KRUEGER
CAREY MARKOE

LINCOLN MURDOCH
RORY OLSON
SILVANA PAJOR-FLORES
57.5% GENERAL AGENT
KIMBERLY ALSTON
ALMA BARRIGA-GONZALEZ
JAMES CASSIE
RITA EISENTRAGER
TAUREAN FLOURNOY
BURNETTE HUGHES
PHILIP KRUGER
MAHADAI KRYSHUNDAYAL
HOLLY LACEY
NICHOLAS LASALA
JULIA LOBODA
CHRISTINE MOORE
BREYTON PATTERSON
JAMIE SCHULZ
AUSTIN SMITH
KARLIE SPENCE

AARON VOEGE
55% SUPERVISING AGENT
JUSTIN BASS
LEO BURGE
CYNTHIA GARCIA
AMANDA HEILMAN
BRITTANY JHU
JOSEPH KANAAN
ORBY KELLEY
TOBIAS KING
BRANDIE LOVE
JACOUAN PERSLEY
WILLIAM ROBINSON
MARCO RUIZ SOTO
SARA SHELTON
TAMBRA SMOOT
JONATHAN TURNER
JAMES URBAN
JOSIE WARD
ROBERTA WHITMAN

52.5% SUPERVISING AGENT
CHRISTOPHER ASBURY
MANTHA JINI BALENDRAN
JACOB BIEBER
KEENAN BJARNANSON
AARON BLANCHARD
ANDREW BORG
JOEL BRAGGS
ANTHONY BURKE
SUZANNA CARLSSON
BRENT CAVE
AMY CHAPMAN
MAIREG CHERNET
NATHAN CRANDELL
DIANNE DEDICH
CRAIG DEEHN
GREGORY DEL VECCHIO
MATTHEW DE OLLOS
JARRELL DRANE
BEJAMIN EDWARDS

BRIAN ELLERBE
SHEFFARD FINLEA
ALEXANDER FRIEDMAN
KIMBERLY GAINES
CHRISTOPHER GEIGER
VENUS GRIER
CARRIE HAMMER
LORENA HERANON
CATHERINE JACKSON
DALLAS JOHNSON
JOHANNA JOHNSON
ORBY HELLEY IV
DARIUS HLINE
DANIEL LABBATO
GRETCHEN LASSER
IVAN LEUNG
DOUGLAS LLOYD
CALEB LOWE
MARIA MARTUCCI
KATOKAKALA MATAELE

TROY MCALLISTER
HAROLD MCBEAN
MICHAEL MERLO
CODY MORRIS
JAMES NICKERSON
RYAN ORLOSKI
CARRIE PADGETT
ALEXANDER PATRIARCA
DANIEL PERKINS
GREGORY POMEROY
NICHOLAS PREFONTAINE
JORDAN RICHARDSON
LILLIANA RICHTETS
ELIZABETH RILEY
AARON ROBERTS
AARON SCOTT
WILLIAM SHORT
ANDREW SIEBERT
SUZANNE SIGLER
CEASER SILVA

TONYA SIMS
STEVEN SINCLAIR
BARINDERJIT SINGH
JACOB SKINNER
SHUNDREHA SMITH
SOMPRATHAI SOPHA
SPENCER SORENSONS
DANIEL STEINBERG
TYLER STRAND-JACOBSON
CYNTHIA TEIVES
JOSEPH TESONE
LOUIS THACKER
TOVAUGHNA TIPTON-ADAMS
TYLER TOMLIN
DRAKE WALKER
MICHELLE LYNN WATSON



★★★★★
ATTENTION
MGAs
 ★★★★★

Vision



Martin Groves

Vice President of
 Field Operations

MGA AGENT RETENTION — BONUS PROGRAM —



**Ofa
 Tupouniua**
 \$5,500
 Steve Friedlander



**Zach
 Otto**
 \$3,750
 Sabrina Lloyd



**Robert
 Kanaan**
 \$3,500
 Imran Satti



**Cynthia
 Schneiderman**
 \$2,750
 Sabrina Lloyd

November Bonus Payout: \$147,300 **November Bonus Qualifiers: 172**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Ofa Tupouniua	\$5,500	Matthew Parks	\$1,250	Joseph Tomanovich	\$1,000	Bobby Gujral	\$500
Zach Otto	3,750	Marc Salvaggi	1,250	Alex Torruella	1,000	Darron Hacker	500
Robert Kanaan	3,500	Jameetri Washington	1,250	Ho Tran	1,000	Corey Helly	500
Cynthia Schneiderman	2,750	Amy Baird	1,000	Michael Tribbitt	1,000	David Higa	500
Souleymane Bah	2,500	Mark Beckford	1,000	Joy Vann-Austin	1,000	Stephen Hill	500
Patrick Bendure	2,500	Jordan Chalom	1,000	Kyle Wrobel	1,000	Christopher Hintz	500
Matthew Conrad	2,500	Christopher Chovanec	1,000	Mavrick Fredericks	900	Mike Hudnall	500
Beau Locker	2,500	Shawniaae Collins	1,000	Porter Balke	750	Henry Ingraham	500
Ryan Bisanz	2,250	Harold Durana	1,000	Michael Denton	750	Ariana Jones	500
Daniel Hartwig	2,250	Kelly Ekker	1,000	Dustin Dunlap	750	Iva Kalinova	500
Nicholas Moore	2,250	Yussuf Elzein	1,000	Mark Hileman	750	Jeffree Kawamoto	500
Nasr Quadri	2,250	Ryan Fickert	1,000	Jean Joseph	750	Jack Keiderling	500
Bobby Szawja	2,250	Ryan Giddens	1,000	Ryan McIntosh	750	John Leggio	500
John Conard	2,000	Ivonne Goodwin	1,000	Dorothy Niederer	750	Natalie Linker	500
Ryan Hall	2,000	Alexandra Graham	1,000	Duni Olusegun	750	Peter McEnaney	500
Sean Velasquez	2,000	Sharif Grays	1,000	Christopher Rodriguez	750	Paulo Miranda	500
Matthew Diulus	1,750	David Hefflin	1,000	Jamal Simmons	750	Michael Musso	500
Badum Maaloo	1,750	Hal Herman	1,000	Matthew Turquist	750	Joshua Olin	500
Andrew McQuade	1,750	Stephen Jeung	1,000	Monica Brown	700	Ashlynn Orng	500
Arie Davis	1,575	Min Jiang	1,000	Michael Joseph	600	Troy Plummer	500
Erin Allen	1,500	Avi Kauderer	1,000	Justin Adams	500	Aaron Ralston	500
London Burnett	1,500	James Keefer	1,000	Christopher Atkins	500	Doreen Ryan-Foti	500
Syed Quadri	1,500	Trevor Mayer	1,000	Pamela Altman	500	Lawrence Smith	500
Marian Serfler	1,500	David McCusker	1,000	Richard Barbour	500	Ryan Stenglein	500
Angel Patryluk	1,400	Julie McQuoid	1,000	Carl Carlberg	500	Steve Svendson	500
Brian Welsh	1,400	Ernest Powell	1,000	Michael Clemente	500	Thomas Vena	500
Katelyn Anderson	1,250	Raymond Risucci	1,000	Cara DeFiore	500	David Wang	500
Michelle Crowe	1,250	Michael Romeo	1,000	Rita Eisentrager	500	Michael C Williams	500
Magda Figueiredo	1,250	Ricardo Subero	1,000	Jonathan Emura	500	Timothy Wilson	500
David Guzman	1,250	Soonalote Taogaga	1,000	Charles Ferrari	500	Gevorg Yanukyan	500
Albert Lau	1,250	Krista Thieme	1,000	Liam Flaherty	500		
Brandon Minor	1,250	David Thornton	1,000	Aaron Friedlander	500		

HERE'S HOW IT WORKS:

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 3-5 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4,000 Net ALP in the 3rd month of tenure, the MGA gets \$250 bonus; in the 4th month, the MGA gets \$500 bonus; in the 5th month, the MGA gets \$1,000 bonus. All qualifiers listed achieved at least \$500 in bonus totals.

Self-Motivation

As the year draws to a close, many of us may find ourselves in a motivational slump and need some direction to get out of it. Many of you may have also started a new career this year and have been more concerned about getting started in that, going through training, writing business, paying the bills and generally getting through week by week.

Like any career there are cycles where you may be motivated for a period of time and then something changes and you need to get back on track and get motivated to the next level or timeline. I have always believed passionately in setting personal goals for a specific period of time — not too long, perhaps 90 days max — and work to achieve your goals. Set out a yearly target as well so that you have short term goals and long term goals.

There are many articles and “lists” of things to keep you motivated, but I like the short list I read recently from Craig Childs. He sets out 8 steps to keep you continuously motivated:

- 1. Start simple.**
 Keep motivators around your work area – things that give you that initial spark to get going.
- 2. Keep good company.**
 Make more regular encounters with positive and motivated people. This could be as simple as IM chats with peers or a quick discussion with a friend who likes sharing ideas.
- 3. Keep learning.**
 Read and try to take in everything you can. The more you learn, the more confident you become in starting projects.
- 4. Stay Positive.**
 See the good in bad. When encountering obstacles, you want to be in the habit of finding what works to get over them.

- 5. Stop thinking.**
 Just do. If you find motivation for a particular project is lacking, try getting started on something else. Something trivial even, then you'll develop the momentum to begin the more important stuff.
- 6. Know yourself.**
 Keep notes on when your motivation sucks and when you feel like a superstar. There will be a pattern that, once you are aware of, you can work around and develop.
- 7. Track your progress.**
 Keep a tally or a progress bar for ongoing projects. When you see something growing you will always want to nurture it.
- 8. Help others.**
 Share your ideas and help friends get motivated. Seeing others do well will motivate you to do the same. Write about your success and get feedback from readers.

Keeping a positive attitude for me is a key component of being successful. Yes, it is hard being positive when you can't choose or control your circumstances. You can't choose or control the circumstances but you can certainly choose the attitude you have towards them.

I always find the New Year amusing because everyone will have a New Year's Resolution! Join a health club to get fit, stop eating the wrong foods to lose weight, spend more time with family, etc. So if any of you have had a bad year, then you probably know exactly what to do to have a much better 2015. Perhaps getting in *Spotlight* next year can be YOUR motivation for 2015, or attending one of the great Leadership Academy seminars in McKinney, Texas. Whatever it is, make sure someone else knows so that they can help you achieve your goals.

I wish you all a safe, happy and fun filled holiday season with your friends and family.

CODES

Code – \$900 contract-to-date new agent

The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

SA

NAME	#	SGA
Duane Shaw	7	Sabrina Lloyd
Ricardo Galvez	5	Sabrina Lloyd
Victor Zavaleta	5	Sabrina Lloyd
Katalina Halaunga	4	Steve Friedlander
Chelsie Young	4	Sabrina Lloyd
Megan Cox	3	Altig-Orlovic
Jamie McCrea	3	Simon Arias
Edwin Rosa	3	Laura Fisher
Jeffrey Gilliana	3	Sabrina Lloyd
Sandra Sandoval	3	Sabrina Lloyd
Richard Pazak	3	Bob Olson
Timetris Roberts	3	Surace-Smith
Jamie Brown	2	Altig-Orlovic
Elizabeth Chilson	2	Altig-Orlovic

NAME	#	SGA
Samuel Geissinger	2	Altig-Orlovic
Jason Sims	2	Altig-Orlovic
Alix Albright	2	Simon Arias
Francis Ingulli	2	Simon Arias
Edwin Rodriguez	2	Simon Arias
Menno Glick	2	Jason Bratin
Kenneth Farris	2	Cohen-Cohen
Nicholas Neri	2	Brandon Cooley
Joshua Krueger	2	Richard Correa
Elliott Zettas	2	Richard Correa
Zachary Vance	2	Nigel Crowe
Benjamin Wilson	2	James Cunningham
Haydee Burrola	2	Desi Dimitrova
Joshua Crisp	2	Zachary Hart

NAME	#	SGA
Sonja Koryhaio	2	Zachary Hart
Michael Buckelew	2	Matt Henderson
Kerlens LaRose	2	Matt Henderson
Autumn Wilkins	2	Chris La Fond
Christina Meyer	2	Sabrina Lloyd
Anna Pulit	2	Sabrina Lloyd
Jeremy Schroeder	2	Sabrina Lloyd
Robin Tryzbiak	2	Bill Myatt
Omar Sanchez	2	Bob Olson
Heather Cullen	2	Chad Panzer
Simone Hunter	2	Chad Panzer
Ronald Lackey	2	Scott Rehberg
Lindsey Dettwiller	2	Surace-Smith
Colin Quigley	2	Surace-Smith

NAME	#	SGA
Cassandra Cantner	2	Hancock-Taylor
Danijela Matic	2	Brian Traboulay
Tyler Dean	2	Williams-Zophin
Orema Lee	2	Williams-Zophin
Pedro Vazquez Armenteros	2	Williams-Zophin

GA

NAME	#	SGA
Jason H Lee	8	Sabrina Lloyd
Steven Rios	8	Sabrina Lloyd
Timothy Bugge	7	Simon Arias
Enrique Sandoval	7	Sabrina Lloyd
Lisa Richardson	6	Hancock-Taylor
Mir Khan	6	Theodore Pappas
Michael Russin	5	Simon Arias
Craig Ebinger	5	Giglione-Ackerman
Andrzej Sertler	5	Sabrina Lloyd
Mohammed Moalawi	5	Theodore Pappas
Jesse Rennich	4	Simon Arias
Kelvin Fernandez	4	Laura Fisher
Matthew Bogle	4	Matt Henderson
Robert Schneiderman	4	Sabrina Lloyd
Oscar Betancourt	4	Bob Olson
James Cassie	4	Williams-Zophin
Ileana Lopez	3	Altig-Orlovic
Brett Maurice	3	Altig-Orlovic
James DePetro	3	Simon Arias
Heather Miller	3	Simon Arias
Pablo De La Cruz	3	Jose Carvajal
Delmy Diaz-Cervantes	3	Cohen-Cohen
Oliver Zettas	3	Richard Correa
Allen Watson	3	Nigel Crowe
Gabriela Sime	3	Laura Fisher
Scott Montgomery	3	Don Foti
Moli Kaufusi	3	Steve Friedlander
Meghan Modrak	3	Cindy Furer

NAME	#	SGA
Marta Cunha	3	Giglione-Ackerman
Christian Fahey	3	Giglione-Ackerman
Darrin Roberts	3	Steve Greer
Patrick Guthrie	3	Mathew Hart
DeAnthony Hartman	3	Zachary Hart
Tom Weller	3	Zachary Hart
Rory Olson	3	Matt Henderson
Reynolds Akuamo	3	Theodore Pappas
Corey Borden	3	Scott Rehberg
Robert Drake	3	Surace-Smith
Jason Ryan	3	Surace-Smith
David Robinson	3	Jeremy Welch
Darrell Asbell	2	Altig-Orlovic
Jahara Lewis	2	Altig-Orlovic
Ashley Ruhl	2	Altig-Orlovic
Kunlin Zou	2	Altig-Orlovic
Joseph Cruickshank	2	Simon Arias
Daniel Dunham	2	Simon Arias
Erica Fitzsimmons	2	Simon Arias
Brian Gilmore	2	Simon Arias
Branden Griffin	2	Simon Arias
Brittini Kwiecien	2	Simon Arias
Aaron Parks	2	Simon Arias
Bernard Ballou	2	Slav Bitman
Dominic Park	2	Jason Bratin
Joseph Quintons	2	Samantha Chui
Rita Eisentrager	2	Eric Cochran
William Soulier	2	Randall Cook

NAME	#	SGA
Rene Ortega	2	Brandon Cooley
Amber Dregalla	2	Richard Correa
Katie Heuer	2	Richard Correa
Jonathan Hobbs	2	Richard Correa
Wanda Williams	2	Nigel Crowe
Joshua Randolph	2	James Cunningham
Mack Doby	2	Joseph Diecedue
Herbert Stell	2	Joseph Diecedue
Ricardo Grandt	2	Laura Fisher
Angelique Laval	2	Don Foti
Oscar Ortiz	2	Cindy Furer
Eric Trautloff	2	Cindy Furer
Christine DiSanto	2	Giglione-Ackerman
John McDougald	2	Giglione-Ackerman
Maggahlene Franklin-Holmon	2	Steve Greer
Dexter Phillip	2	Steve Greer
Thomas Reddoch	2	Steve Greer
Micah Focken	2	Zachary Hart
Frances Walker	2	Zachary Hart
Immacula Jacques	2	David Hausman
Denville Loney	2	David Hausman
Amy Skalsky	2	Chris Hernandez
Kasey Williamson	2	Chris Hernandez
Twalya Alexander	2	Kyle Johnson
Taurean Flournoy	2	Kyle Johnson
London Nelson	2	Kyle Johnson
Jenna Valentine-Thomas	2	Kyle Johnson
Cassandra Ragucci	2	Chris La Fond

GA continued

NAME	#	SGA
Hector Carrillo	2	Corey Neff
Angel Martinez	2	Dorian Oldham
Grant Myers	2	Dorian Oldham
Elias Boles	2	Oldham-Bianchi
Thor Leighton	2	Oldham-Bianchi
Kyle Schimizzi	2	Oldham-Bianchi
Burnette Hughes	2	Bob Olson
Roneesha Johnson	2	Bob Olson
Robert Wright	2	Bob Olson
Sandra Byrd	2	Chad Panzer
Alon Fischer	2	Theodore Pappas
Nicholas Lasala	2	Theodore Pappas
Sean Hansen	2	Philip Prata
Kevin Kyler	2	Scott Rehberg
Geddes Robinson	2	Scott Rehberg

NAME	#	SGA
Nicholas Scordos	2	Surace-Smith
Steven Sibelman	2	Surace-Smith
Eric Thompson	2	Surace-Smith
Daniel Walton	2	Surace-Smith
Ashley Wenning	2	Surace-Smith
James Frodyma	2	Jeremy Welch
Samantha Earle	2	Williams-Zophin

MGA

NAME	#	SGA
Zach Otto	21	Sabrina Lloyd
Marian Sertler	21	Sabrina Lloyd
Ofa Tupouniua	12	Steve Friedlander
Syed Quadri	10	Theodore Pappas
Britton Costa	9	Simon Arias
Nasr Quadri	7	Theodore Pappas
Joshua Olin	6	Altig-Orlovic
Casey Kunash	6	Simon Arias
Ryan Hall	6	Laura Fisher
Craig Strompf	6	Cindy Furer
Christopher Rodriguez	6	Kyle Johnson
Patrice Amador	6	Hancock-Taylor
Justin Adams	5	Simon Arias
Matthew Diulus	5	Simon Arias
Ariana Jones	5	Jason Bratin
Badum Maaloo	5	Nigel Crowe
Brian Zuzick	5	Laura Fisher
Sharif Grays	5	Cindy Furer
Michael Gerstein	5	Giglione-Ackerman
Melne Lewis	5	Bob Olson
Ransy Vazquez	5	Bob Olson
Bobby Szwaja	5	Theodore Pappas
Ryan Wilson	5	Philip Prata
Patrick Knouse	4	Slav Bitman
Erin Allen	4	Richard Correa
Joshua Jackson	4	Joseph Diecedue
Doreen Ryan-Foti	4	Don Foti

NAME	#	SGA
Kyle Wrobel	4	Mathew Hart
Ryan Fickert	4	Zachary Hart
Beau Locker	4	Matt Henderson
Cara DeFiore	4	Chris Hernandez
Cynthia Schneiderman	4	Sabrina Lloyd
David Wang	4	Bob Olson
Minh Phung	4	Scott Rehberg
Patrick Bendure	4	Surace-Smith
Matthew Parks	4	Surace-Smith
Adeyemi Akinade	4	Williams-Zophin
Michael Musso	4	Williams-Zophin
Patrick Duray	4	Jason Young
Blake Higuchi	3	Altig-Orlovic
Christopher Hintz	3	Altig-Orlovic
Emilee Manthey	3	Altig-Orlovic
Natalie Wagner	3	Altig-Orlovic
Jennifer Young	3	Altig-Orlovic
Michael Clemente	3	Simon Arias
John Conard	3	Simon Arias
Joshua Cosentino	3	Simon Arias
Jinelly Urena	3	Jose Carvajal
Herman Fennell	3	Samantha Chui
Timothy Buckner	3	Eric Cochran
Troy Elliott	3	Eric Cochran
Stephen Jeung	3	Cohen-Cohen
Sean Velasquez	3	Cohen-Cohen
Brooke Spain	3	Brandon Cooley

NAME	#	SGA
William Brookshire	3	Richard Correa
Amanda Hogan	3	Richard Correa
Steve Svendson	3	Richard Correa
Peter van der Westhuizen	3	Richard Correa
Michael Joseph	3	James Cunningham
Gevorg Yanukyan	3	Desi Dimitrova
Harold Durana	3	Don Foti
Mark Dombrowski	3	Giglione-Ackerman
Corey Helly	3	Giglione-Ackerman
Jack Keiderling	3	Giglione-Ackerman
Jameetri Washington	3	Steve Greer
David Hefflin	3	Zachary Hart
Steven King	3	Zachary Hart
Rodney Ward	3	Zachary Hart
Ibrahim Bah	3	David Hausman
Marisa Willgruber	3	David Hausman
Humberto Quintero	3	Matt Henderson
Alta Herpel	3	Chris Hernandez
Ricardo Subero	3	Kyle Johnson
Christine Jesoraldo	3	Chris La Fond
Alex Torruella	3	Sabrina Lloyd
Raymond Risucci	3	Dorian Oldham
Zachary Santino	3	Oldham-Bianchi
Min Jiang	3	Byron Paz
Angel Patryluk	3	Byron Paz
Timothy Wilson	3	Philip Prata
Michael Denton	3	Scott Rehberg

NAME	#	SGA
Tracy Hayes	3	Dan Rubio
London Burnett	3	Surace-Smith
Matthew Conrad	3	Surace-Smith
Dustin Dunlap	3	Surace-Smith
Tony Geer	3	Surace-Smith
Daniel Hartwig	3	Surace-Smith
Samantha Slinger	3	Jeremy Welch
Arie Davis	3	Williams-Zophin
Henry Ingraham	3	Williams-Zophin





Susan Fuldauer

*Vice President of
Public Relations Field Operations*

A Year of Change

Twenty fourteen brought many changes, as does most every year. From global, international and national politics to what's happened in our own backyard, we have faced changes, challenges, highs and lows, successes and some adversity.

One thing I know for sure is that no matter how far the pendulum of change swings, it always swings back again. Balance usually returns, just not always in the timeframe we want ... but it does come back.

Now is the time to take stock, evaluate how you've reacted to changes that have affected or impacted you this year. If you faced adversity, did you become stronger for it or did you allow that adversity define you? If the political landscape has changed in a way that concerns you, did you vote and volunteer to work toward a better outcome? If your community is going through change, are you becoming a part of the change that you want to see? Are you standing up and speaking out for change that impacts working families? Because that's who we are and what we do!

As in years past, many social and worker justice issues have come to the forefront this year: creating a fair economy, increasing the minimum wage, paid sick days, finding a way to better community race relations, feeding the hungry and supporting our homeless or wounded veterans, and so on. When I reflect on change that is needed and what our Company has done to affect positive change, my heart is warmed.

This year we asked PR and our SGAs to come together to speak out on some of these issues, especially ones directly impacting workers. I am so pleased that when asked, everyone stepped up to the plate and spoke brilliantly at media events, stepped up to provide much needed food, toys, coats for needy families in our community and became much more engaged in change.

This is the time of year when our PR Team is busy visiting groups, delivering Baskets of Hope and holiday greetings. That's the really fun part of this season. But as I see it, the best part is that we are helping families in need through our generosity. We are taking the time to be a part of positive change. We have many workers on picket lines right now, fighting injustice. Knowing that we are standing with these workers and that we have a Company standing with us as we stand with the workers, makes me so very proud to be a part of the AIL/NILICO family.

Change happens in our world and the fact that we can react to help move the pendulum of change in the direction of justice is a good place to be this season. Thank you for making this season better for others. This is our story and I'm proud to be a part of it with you.

Best wishes to you and your family for a wonderful and meaningful holiday season.



PR Rep Rona Pileggi Spano (in orange vest) with Ron Herrera (to her left), Vice President of Teamsters Local 396 and other port truck strikers.

AIL SCORES BIG FOR FOOD FOR FAMILIES

For the 5th year in a row, Team AIL went the distance for Food for Families in the fight against hunger in Central Texas. Waco Home Office employees donated a record-breaking 44,644 pounds of food, astounding the volunteers and organizers of this annual food drive.

AIL received a special note of thanks from the Food for Families organizers, recognizing employees for their level of involvement and significant contributions; contributions that even exceed what many

small communities in Central Texas generate. Program organizers are already discussing ways to use our group as a model for next year's food drive to encourage other employee groups to step up. What an honor!

While we may call ourselves a team, AIL exemplifies the meaning of family and caring.

Thank you to all participants for this incredible accomplishment!



PERSONAL RECRUITING

Unleash Your Career!



Personal Recruiting provides opportunity for **all Agents** to earn an **additional monthly income stream** above and beyond regular recruiting efforts performed by Managing Agents!



Ofa Tupouniua
\$4,589
Steve Friedlander



Moli Kaufusi
\$2,586
Steve Friedlander



Alyssa Cruz
\$1,912
Sabrina Lloyd



Melissa Chapman
\$1,791
Scott Rehberg



Tangataotiuana Pasikala
\$1,568
Steve Friedlander



Ofa Tupouniua
13 Recruits
Steve Friedlander



Tangataotiuana Pasikala
5 Recruits
Steve Friedlander



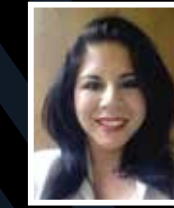
Alyssa Cruz
4 Recruits
Sabrina Lloyd



Ana Finau
4 Recruits
Steve Friedlander



Sione Maumau
4 Recruits
Steve Friedlander



Stephanie Moreno
4 Recruits
Richard Correa

NOVEMBER TOP PERSONAL RECRUITING AGENTS

— By Number of Personal Recruits[†]

Total Personal Recruiting Agents: **218**

Total Personal Recruits: **280**

Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits
Ofa Tupouniua	13	Laaina Havea	3	Diane Hampson	2	Lori Sanders	2
Tangataotiuana Pasikala	5	Moli Kaufusi	3	Asiguy Haugabook	2	Mildred Sigler	2
Alyssa Cruz	4	Jared Alarcon	2	Kevin Holtz	2	Kelsi Sims	2
Ana Finau	4	Cameron Bearden	2	Henry Ingraham	2	Tonya Sims	2
Sione Maumau	4	Steve Bryant	2	Frank Kacvinsky III	2	Lawrence Smith	2
Stephanie Moreno	4	Christopher Clark	2	Rayleen Kama	2	Alisi Tuifua	2
Luisa Aholelei	3	Britton Costa	2	John McDougald	2	Jameetri Washington	2
Melissa Chapman	3	Katherine Daiell	2	London Nelson	2	Andrew Wilson	2
Genesis-Jane Hall	3	Charles Firreno	2	Richard Pazak	2		

NOVEMBER TOP PERSONAL RECRUITING AGENTS

— By Incentive Structure Payout[‡]

November Total Payout: **\$171,880**

November Total Qualifiers: **573**

Name	Total	Name	Total	Name	Total	Name	Total
Ofa Tupouniua	\$4,589	James Sodan	\$769	Dillon O'Brien	\$581	Jemmerio McCaw	\$506
Moli Kaufusi	2,586	Richard Pazak	752	Jason H Lee	580	Deante Young	502
Alyssa Cruz	1,912	Steve Bryant	749	Bertha Almanzar	577	Marce Garbett	501
Melissa Chapman	1,791	Ricardo Galvez	736	Kara Fiegel	571	Justin Adams	501
Tangataotiuana Pasikala	1,568	Jose Patino	725	Joshua Yurinko	570	Luisa Aholelei	500
Nicholas Moore	1,548	Kunlin Zou	711	Alisi Tuifua	566	Jesse Bachrach	500
Sione Maumau	1,476	Christopher Rodriguez	705	Daniel Bauer	565	Edford Banuel	500
Austin Smith	1,252	Genesis-Jane Hall	704	Britton Costa	565	Latasha Barringer	500
Lori Dacyk	1,222	Anna Pulit	687	Steven Raudenbush	559	Cameron Bearden	500
Kelsi Sims	1,136	Oscar Betancourt	679	Holly Lacey	557	Tami Chaimov	500
Andrew Wilson	1,114	Uniqua Echols	676	Matthew Kurey	555	Matthew De Ollos	500
Kevin Holtz	1,098	Cornelius Jones	668	Soonalote Taogaga	553	Phillip Douglas	500
Jamie McCrea	1,091	Dennis Guss	664	Jonathan Seguin	549	John Gaskell	500
Elizabeth Thomas	1,082	Hunter Houvener	663	Riley McFarland	547	Joshua Graham	500
Lesina Ah Sue	1,054	Lawrence Smith	657	Janet Sharpley	546	Shawna Huggins	500
Laaina Havea	1,022	Ransy Vazquez	644	David McCusker	543	Rayleen Kama	500
Frank Kacvinsky III	1,020	Alex Kae	641	Inna Grigorov	539	Tami Klein	500
Nicholas Walsh	1,012	Lori Sanders	624	John Russo	529	Darius Kline	500
Henry Ingraham	979	Yonique Gordon	610	Kerlens LaRose	529	Daniel Nelson	500
Jameetri Washington	972	Joshua Hays	609	Jeremy Gibson	526	Adrian Ortiz	500
Kyle Wrobel	938	Brandon Schwed	600	Kinashia Vickers	521	Daniel Petruccello	500
Vitaliy Kononenko	873	Cynthia Munoz	597	Rita Charles	516	Jordan Richardson	500
Ana Finau	851	Rachel Gallagher	596	Mary Gebhart	516	Benjamin Roman	500
Nicholas Scordos	843	Marc Salvaggi	594	Lee Chacon	513	Kendra Sabin	500
Jacqueline Morris	835	Syed Quadri	588	Bobby Law	509	Marlene Talamantes-Saucedo	500
Marian Sertler	804	Alipate Makai	582	Monica Brown	509	Randal Tiger	500
Juan Venegas	773	Scott Mudrak	581	Ryan Giddens	506		

YTD TOP 25 PERSONAL RECRUITING AGENTS

— By Number of Personal Recruits[†]

YTD Total Personal Recruiting Agents: **860**

YTD Total Personal Recruits: **1,403**

Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits
Henry Ingraham	14	Heather Sons	8	Jarrell Drane	6	Nicholas Moore	5
Ofa Tupouniua	13	Oscar Betancourt	7	Stephanie Moreno	6	Oscar Ortiz	5
Monica Brown	12	Alyssa Cruz	7	Richard Pazak	6	Tangataotiuana Pasikala	5
MaryAnn Cruz	11	Cornelius Jones	7	Ileana Rosas	6	Jonathan Seguin	5
Ransy Vazquez	10	Alex Kae	7	Joy Vann-Austin	6	Michael Shaba	5
Kyle Wrobel	9	Michael Neilson	7	Ana Finau	5		
Bobby Law	8	Duni Olusegun	7	Kevin Holtz	5		



LEADERSHIP ACADEMY

First Quarter 2015 Leadership Academy Dates

Have you set your sights on leadership in 2015? If so, make plans now to attend Leadership Academy next year. Sessions cover the basics of management to advanced agency building and everything in between.

Here are the Q1 2015 dates:

- Leadership 101: Fundamentals of Agency Building** — Jan 19-21
- Leadership 201: Building for Ownership** — Feb 16-18
- Leadership 301: Top Gun** — Mar 17-18

If you are interested in attending, talk to your SGA about qualifications.



"The task of leadership is not to put greatness into humanity, but to elicit it, for the greatness is already there." — **John Buchan**

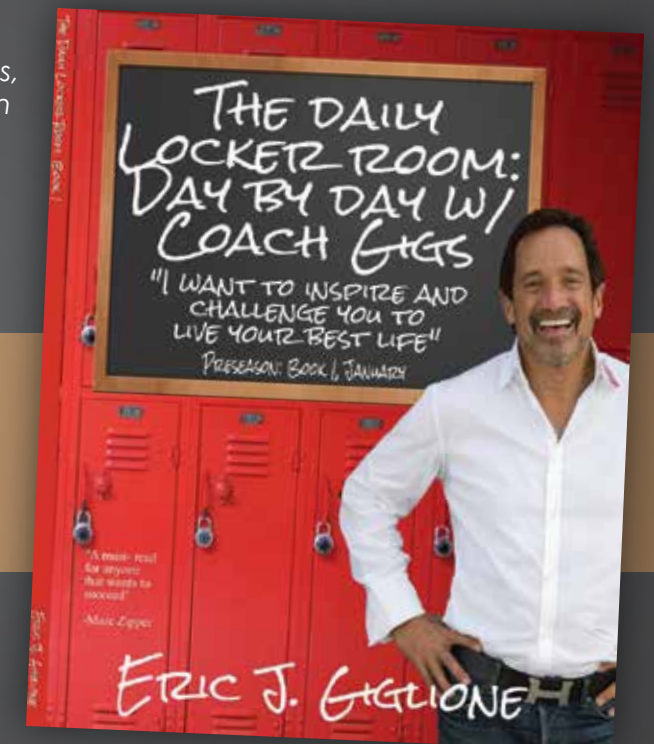
And for our next Closer to the Heart project...

Help Others As You Help Yourself!

SGA Eric Giglione is developing a series of monthly workbooks, **The Daily Locker Room: Day by Day w/ Coach Gigs**, based on his popular online motivational video series.

He is making the workbooks available to the AIL family for a reduced price of **\$9.99** each (plus shipping and handling), with half of the proceeds donated to **Closer to the Heart**.

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Recognizing the achievements of our newest State General Agents (*less than 1 year*)

JOSE CARVAJAL

Jose led his Agency to 46.3% growth over November of 2013.



BYRON PAZ

Byron's start-up Agency had their **BEST MONTH EVER** \$83,824 Net ALP in November.



2016 CONVENTION PUERTO RICO

CAREER AGENTS - Write \$85,000 of Net ALP as of December 31, 2015 AP&P Report. For Career Agents contracted less than one year, the Net ALP will be prorated based on number of months contracted after the sixth month. Personal Producers can also qualify by writing \$102,500 of Net Annualized Premium as of December 31, 2015 AP&P Report.

SUPERVISING AGENTS - Write \$85,000 of Personal Net ALP as of December 31, 2015 AP&P Report or write \$130,000 of First Six Months Agent Production Net ALP, and have at least one active First Six Months Agent as of December 31, 2015. SAs can qualify on a pro-rated basis if contracted less than one year.

GENERAL AGENTS - Write \$85,000 of Personal Net ALP as of December 31, 2015 AP&P Report or write \$130,000 of First Six Months Agent Production Net ALP, and have at least two active First Six Months Agents as of December 31, 2015. GAs can qualify on a pro-rated basis if contracted less than one year.

MASTER GENERAL AGENTS - Write \$300,000 of First Six Months Agent Production Net ALP as of December 31, 2015 AP&P Report. We will allow any combination of Personal and First Six Months Agent Production Net ALP that add up to the total productive requirement. Qualifying MGAs must also have at least four active First Six Months Agents as of December 31, 2015. Or write \$85,000 of Personal Net ALP as of December 31, 2015 AP&P report and have at least 1 active SA/GA as of December 31, 2015. MGAs can qualify on a pro-rated basis if contracted less than one year.

REGIONAL GENERAL AGENTS - Must have two MGAs who qualify for Convention under the MGA Agency production guidelines (not personal production), or may qualify as an MGA with his/her own MGA Agency production.

STATE GENERAL AGENTS - Must meet YTD SGA standards as of December 31, 2015.

MARKETING SPECIALISTS & PUBLIC RELATIONS REPRESENTATIVES - Obtain 17,500 card credits. Rookie reps (reps with 2014 hire date) must obtain 13,000 card credits. Icebreaker (reps with 2015 hire date) must obtain 6,500 card credits. Qualification is based on cards generated in 2015. Original (ORIs and ADIs) will count as double credit.

The Net-to-Gross and retention rates as shown on the qualifier's December 2015 AP&P report will be used in determining qualification. Year-To-Date award winners must also have 80% Net-to-Gross (from AP&P report) or a 70.0% retention rate to be eligible for recognition.

Qualifying for Convention entitles one to attend only if he or she is an active American Incomer or National Incomer at the time Convention is held. Qualifiers are not eligible for monetary compensation in lieu of the trip. No substitutions or transfers are permitted. Individuals on Red Watch cannot qualify for Convention. Expenditures for the Qualifier and the spouse/guest will be included in the qualifier's taxable income for the year.

MAY 22-25, 2016 AT EL CONQUISTADOR RESORT, LAS CROABAS, PUERTO RICO

2015 BONUS QUALIFICATIONS BONUS OPPORTUNITIES MAKE THE DIFFERENCE!

The **WORLD'S GREATEST BONUS** is a three-tier bonus based on gross ALP. Eligibility is based on gross ALP in the week as shown on their weekly advance report. The bonus calculation is based on the Net ALP for the week. Agents must also have the required quality factor (retention or net-to-gross) to be eligible for the bonus. All tiers are eligible for an increase of the bonus percentage based on consecutive qualifications. Agents contracted more than ten months can also receive a bonus increase based on their retention rate.

To be eligible for the **SA/GA WEEKLY LEADERSHIP BONUS**, the SA/GA must have the required number of "codes." The amount of bonus payable to the SA/GA is based upon submitting agents, supplemental level qualifiers & \$1,500 ALP bonus qualifiers. The GA is eligible for an indirect bonus of 50% of the SA's Leadership Bonus. The SA/GA must have the required quality factor to be eligible for the bonus.

To be eligible for the **SA/GA DIRECT CODE FIELD TRAINING BONUS**, the SA/GA must have the required number of "direct codes" and the bonus will be calculated as a percentage of the total Weekly World's Greatest Bonus earned by new agents in their first 90 days under a SA or GA during the week. The percentage of bonus payable to SA/GA is dependent on how many consecutive weeks the writing agent has submitted at least \$1,500 gross ALP. The SA/GA must have the required quality factor to be eligible for the bonus.

To be eligible for the **MGA WEEKLY LEADERSHIP BONUS**, the MGA must have the required number of "codes." The amount of bonus payable to the MGA is based upon submitting agents, supplemental level qualifiers & \$1,500 ALP bonus qualifiers. The MGA is eligible for an indirect bonus of 200% of the SA/GA Direct Leadership Bonus on gross ALP amounts below \$1,500 and 12.5% of the writing agent's gross ALP if the gross ALP is above \$1,500. The MGA must have the required quality factor to be eligible for the bonus.

The **RGA BONUS** is based on the Weekly Leadership Bonus earned by each MGA coded under the RGA. For each MGA coded under an RGA, the RGA is eligible for a weekly bonus equal to 20% of the Leadership Bonus earned by the MGA. The RGA must have the required quality factor to be eligible for the bonus. RGAs are eligible for the bonus for as long as they continue to manage the MGA.

For the **REINSTATEMENT BONUS**, Agents receive 25% of the annualized premium as a bonus on all life cases recoded to a different Agent on bank draft with all back premiums collected. Returned items and lapses will be allowed to count as eligible cases.

The **AGENT TENURE BONUS** rewards Agents who write \$5,000 or more Net ALP in months 4-6 of their tenure with up to a total bonus of \$2,250. Agents must have minimum 84% net to gross at the end of their 4-6 months of tenure.

For **FOUNDERS CLUB**, personal producers must meet \$11,500 Net ALP per month for four consecutive months and 77.0% four month retention. Qualifiers must have eight full months tenure as active producers. PR Reps and Marketing Specialists must reach 2,000 lead cards per month for four consecutive months. First Time qualifiers receive a \$500 bonus and Founder's Club ring. Subsequent qualifications will receive \$500 and a diamond added to their Founder's Club Ring or a Founder's Club Ring for their Spouse.

For **PRESIDENTS CLUB**, personal producers must meet the minimum production of \$125,000 of Net ALP in the calendar year, with 80.0% four-month retention as of December 31, 2015. Qualifiers must have eight full months tenure as active producers. PR Reps must generate 27,000 lead cards in a calendar year to qualify for President's Club. The Marketing Specialist who generates the most lead cards in 2015 is also eligible. The Marketing Specialist must otherwise qualify for Convention to receive awards. First time qualifiers will receive a President's Club ring or pendant and a \$1,500 bonus. Subsequent qualifications will receive a diamond added to their ring or ring (pendant) for spouse. The \$1,500 bonus will be increased \$200 for each consecutive qualification. Qualifiers also have the privilege to arrive one day early to Convention.

MILLION DOLLAR CLUB members receive a bonus of \$5,000 and an award if they produce \$1 million of Net ALP (from 1999 forward).

PR PLATINUM CLUB members receive a bonus of \$5,000 and an award if they produce 250,000 leads (from 2006 forward).

The **FIRST YEAR ANNIVERSARY BONUS** pays \$1,000 to Agents/Managers who achieve their one year anniversary with \$60,000 of personal net production in that 12 month period and 70% retention.

NOTE: "Codes" are defined as new agents who submit at least \$1,200 Gross ALP contract to date.

FOR FULL DETAILS OF ALL QUALIFICATIONS GO TO WWW.AILIFE.COM/ARC/SPOTLIGHT.ASPX

Individual Producers



1. Joshua Dishong
Troy, MI



2. Ryan Kendl
Santa Rosa, CA



3. Alan Sedaghat
Vancouver, BC



4. Mark Lomonaco
Idaho Falls, ID



5. Ileana Tatafu
Auckland, NZ



6. Sean Grant
Hammond, IN



7. Lily Tchen
Los Angeles, CA



8. Volodymyr Derevyanyy
Renton, WA



9. Dustin Dunbar
Sioux Falls, SD



10. Christopher Botelho
Ottawa, ON



11. Joey Kennedy
Hendersonville, TN



12. Daphne Weber
Houston, TX



13. Tibor Simon
Maple Ridge, BC



14. Scott Mudrak
Schaumburg, IL



15. Erez Shabtay
Memphis, TN



16. Devon Gillissie
Nepean, ON



17. Harrynarine Ramoutar
Flushing, NY



18. Paul Smith
Columbus, OH



19. Thomas Molinski
Ottawa, ON



20. Bruce Tan
Aiea, HI

IceBreakers

Matthew Cessna
Pittsburgh, PA
\$17,191 Net ALP
Brian Welsh MGA
Simon Arias SGA

Martyna Dudapasieka
Schaumburg, IL
\$16,512 Net ALP
Marian Sertler MGA
Sabrina Lloyd SGA

Abbas Abdul-Khaliq
Troy, MI
\$16,465 Net ALP
Ryan Fickert MGA
Zachary Hart SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

November Production						
Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Joshua Dishong	\$96,802		75.4		Zachary Hart
2.	Ryan Kendl	69,382		88.2	Nicholas Lorence	Altig-Orlovic
3.	Alan Sedaghat	37,902		88.7	Bobby Gujral	Altig-Orlovic
4.	Mark Lomonaco	34,416		79.4	Richard Mansfield	Altig-Orlovic
5.	Ileana Tatafu	25,616	100		Ofa Tupouniua	Steve Friedlander
6.	Sean Grant	24,701		78.3	Melne Lewis	Bob Olson
7.	Lily Tchen	23,067		86.9		Cohen-Cohen
8.	Volodymyr Derevyanyy	22,443		87.7		Altig-Orlovic
9.	Dustin Dunbar	22,098		92.7		Altig-Orlovic
10.	Christopher Botelho	21,950		83.6	Brandon Summerton	Altig-Orlovic
11.	Joey Kennedy	21,577		83.6	AshLynn Orng	Altig-Orlovic
12.	Daphne Weber	21,160	100		Ryan Giddens	Steve Greer
13.	Tibor Simon	20,491		90.7	Alex Kae	Altig-Orlovic
14.	Scott Mudrak	20,474	100		Marian Sertler	Sabrina Lloyd
15.	Erez Shabtay	20,111		92.2	Robert R Hamilton	Altig-Orlovic
16.	Devon Gillissie	20,095		75.8	Brandon Summerton	Altig-Orlovic
17.	Harrynarine Ramoutar	20,070		84.2	Nasr Quadri	Theodore Pappas
18.	Paul Smith	19,601		77.3	Patrick Bendure	Surace-Smith
19.	Thomas Molinski	19,560		74.3	Yussuf Elzein	Altig-Orlovic
20.	Bruce Tan	19,226		87.7	Christopher Clark	Altig-Orlovic
21.	Michael van Delft	19,118		84.4		Imran Satti
22.	Lesina Ah Sue	19,113		84.2	Stephen Hill	Steve Friedlander
23.	Roghie Hassan Loo	18,914		74.8		Josh Chalom
24.	Jason Smith	18,828	89		Ryan Giddens	Steve Greer
25.	Gary Gooden	18,637		86.4	Brandon Teter	Jamison Weatherspoon
26.	Van Ortega	18,489		86.3	Rafi Nawabi	Altig-Orlovic
27.	Lydia Jardine	18,216	100		Katelyn Anderson	Imran Satti
28.	Sela Mavae	18,167	100		Ofa Tupouniua	Steve Friedlander
29.	Max Quasem	18,155		86.7		Cohen-Cohen
30.	Scott Florin	17,884		89.6	Carl Boldon	Zachary Hart
31.	Mike Allen	17,795		83.1	Mike Allen	Travis Moody
32.	Helen Taylor	17,513		78.5	Bobby Gujral	Altig-Orlovic
33.	Matthew Cessna	17,191	98		Brian Welsh	Simon Arias
34.	Zachary Lakatos	17,022	98		Kyle Wrobel	Mathew Hart
35.	Dustin Klingebiel	16,934		90.3	Tina Phongsavath	Altig-Orlovic
36.	Les Swain	16,822		69.2	Ala Awad	Alex Roland
37.	Randolph Souliers	16,781		82.5		Altig-Orlovic
38.	Martyna Dudapasieka	16,512	97		Marian Sertler	Sabrina Lloyd
39.	Abbas Abdul-Khaliq	16,465	98		Ryan Fickert	Zachary Hart
40.	Daniel Li	16,200		72.0	Patrick Stenglein	Altig-Orlovic
41.	Amandeep Gill	16,118		82.5	Bobby Gujral	Altig-Orlovic
42.	Massoud Vaziri	15,671		93.1	Bobby Gujral	Altig-Orlovic
43.	Richard Carter	15,471		93.6	Nicholas Lorence	Altig-Orlovic
44.	Adrian Ortiz	15,466	96		Marian Sertler	Sabrina Lloyd
45.	Gian Trinidad	15,412		92.0	Bobby Gujral	Altig-Orlovic
46.	Benjamin Ainscough	15,365		84.7	Bobby Gujral	Altig-Orlovic
47.	Robert Ulreich	15,308		93.2		Don Foti
48.	Elizabeth Garcia	15,280	100		Zach Otto	Sabrina Lloyd
49.	Mustafa Ridha	15,218		88	Ryan Bisanz	Brian Traboulay
50.	Michael May	15,021		93	Avi Kauderer	Simon Arias

ALL TIME RECORD: MARK NEILSON \$159,402 Net ALP

YTD Production						
Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Joshua Dishong	\$646,991		75.4		Zachary Hart
*2.	Ryan Kendl	617,849		88.2	Nicholas Lorence	Altig-Orlovic
*3.	Mark Neilson	273,420		77.5	Nicholas Lorence	Altig-Orlovic
*4.	Mark Lomonaco	265,634		79.4	Richard Mansfield	Altig-Orlovic
*5.	Dustin Dunbar	256,272		92.7		Altig-Orlovic
*6.	Joey Kennedy	250,408		83.6	AshLynn Orng	Altig-Orlovic
*7.	Bruce Tan	238,927		87.7	Christopher Clark	Altig-Orlovic
*8.	George Kamel	237,039		71.6	Patrick Bendure	Surace-Smith
*9.	Katie Massart	232,079		90.7	John McGrath	Altig-Orlovic
*10.	Michael van Delft	229,848		84.4		Imran Satti
11.	Alan Sedaghat	222,830		88.7	Bobby Gujral	Altig-Orlovic
12.	Max Quasem	222,334		86.7		Cohen-Cohen
13.	Daniel Li	209,536		72.0	Patrick Stenglein	Altig-Orlovic
14.	Massoud Vaziri	200,617		93.1	Bobby Gujral	Altig-Orlovic
15.	Erez Shabtay	199,129		92.2	Robert R Hamilton	Altig-Orlovic
16.	Joseph Sarasin	175,849		84.1	Pamela Altman	Surace-Smith
17.	Kehinda Pryor	166,347		74.5	Melne Lewis	Bob Olson
18.	Justin Germany	165,665		82.5		Dan Rubio
19.	Mike Allen	161,906		83.1	Mike Allen	Travis Moody
20.	Jonni Ng	161,468		92.9	Hunter Houvener	Altig-Orlovic
21.	Paul Smith	159,941		77.3	Patrick Bendure	Surace-Smith
22.	Joachim Jean	158,822		73.7	Ryan Hall	Laura Fisher
23.	Alma Barriga-Gonzalez	156,703		82.8	Malay Prom	Don Foti
24.	Alfred Uipa	156,119		74.9	Stephen Hill	Steve Friedlander
25.	Alvin Ali	154,871		86.3	Harold Durana	Don Foti
26.	Joseph Tomanovich	154,396		76.6	Trevor Mayer	Altig-Orlovic
27.	Mike Sukhbaatar	152,296		93.1		Daniel Umbertone
28.	Christine Weatherspoon	151,843		80.6		Chad Panzer
29.	Sean Grant	150,861		78.3	Melne Lewis	Bob Olson
30.	Amy Shui	149,782		83.2		Gigliione-Ackerman
31.	Lesina Ah Sue	149,663		84.2	Stephen Hill	Steve Friedlander
32.	Patrick Donovan	146,450		82.8	Ryan Stenglein	Altig-Orlovic
33.	Tibor Simon	145,070		90.7	Alex Kae	Altig-Orlovic
34.	Roghie Hassan Loo	144,370		74.8		Josh Chalom
35.	Bradley Kampmeier	143,862		85.1	Randy Teyssier	Chris Hernandez
36.	Rita Charles	141,494		79.9	Stephen Hill	Steve Friedlander
37.	Rosita Tumpap	138,804		87.7	Jonathan Emura	Altig-Orlovic
38.	Beau Bequette	136,253		84.4	Jennifer Holliday	Jeffery Thiel
39.	Gian Trinidad	136,235		92.0	Bobby Gujral	Altig-Orlovic
40.	Sherry Schick	134,483		94.9	John McGrath	Altig-Orlovic
41.	Timothy Cruise	133,913		80.7		Bob Olson
42.	Ruben Soberanes	133,737		72.8	Doreen Ryan-Foti	Don Foti
43.	Ifeanyi Ufondu	132,747		89.4	Ala Awad	Alex Roland
44.	Jean Gordon	131,063		80.7	Emmanuel Villasenor	Brandon Cooley
45.	Joey Sales	130,466		87.8	Jonathan Emura	Altig-Orlovic
46.	Orett Nelson	129,141		83.4		Josh Chalom
47.	Ryan Vopat	127,395		92.0	Bradley Weigand	Surace-Smith
48.	Alipate Makau	125,695		83.3	Ofa Tupouniua	Steve Friedlander
49.	Jesusdieu Portilus	124,487		82.0	Fritznel Octave	Williams-Zophin
50.	Richard Carter	124,189		93.6	Nicholas Lorence	Altig-Orlovic

ALL TIME RECORD: ALAN SEDAGHAT \$530,329 Net ALP

Supervising Agents



1. Chelsie Young
Evansville, IN



2. Christina Meyer
Schaumburg, IL



3. Jeffrey Gilliana
Evansville, IN



4. Micah Emenike
Houston, TX



5. Richard Pazak
Lombard, IL

November Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Chelsie Young	\$47,149	\$47,635		73.6	Zach Otto	Sabrina Lloyd
2.	Christina Meyer	43,579	51,743		71.6	Alex Torruella	Sabrina Lloyd
3.	Jeffrey Gilliana	42,856	50,231		70.9	Zach Otto	Sabrina Lloyd
4.	Micah Emenike	35,439	40,661		73.3	Ryan Giddens	Steve Greer
5.	Richard Pazak	35,018	35,444		82.6	David Wang	Bob Olson
6.	Duane Shaw	34,119	35,496		70.0	Zach Otto	Sabrina Lloyd
7.	Lynne Hebert-Ouellette	33,575	40,614	83		Katelyn Anderson	Imran Satti
8.	Ricardo Galvez	32,640	32,639	94		Marian Sertler	Sabrina Lloyd
9.	Lineti Pasikala	31,777	33,337		69.3	Ofa Tupouniua	Steve Friedlander
10.	Anna Pulit	29,586	29,586	96		Marian Sertler	Sabrina Lloyd

ALL TIME RECORD: \$286,210 1st Six Mo Agt
ALL TIME RECORD: \$286,210 Net ALP

YTD Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Chelsie Young	\$388,130	\$401,699		73.6	Zach Otto	Sabrina Lloyd
2.	Christina Meyer	378,325	416,460		71.6	Alex Torruella	Sabrina Lloyd
3.	Jeffrey Gilliana	311,232	358,231		70.9	Zach Otto	Sabrina Lloyd
4.	Lineti Pasikala	293,409	333,476		69.3	Ofa Tupouniua	Steve Friedlander
5.	Sandra Sandoval	277,641	285,676		74.9	Marian Sertler	Sabrina Lloyd
6.	Lynne Hebert-Ouellette	197,230	231,000	83		Katelyn Anderson	Imran Satti
7.	Duane Shaw	189,597	201,502		70.0	Zach Otto	Sabrina Lloyd
8.	Michael Nowak	153,624	193,796		72.6	Robert Kanaan	Imran Satti
9.	Phillip McElfresh	151,568	195,341		74.9	Matthew Diulus	Simon Arias
10.	Toriano Landau-Bogan	150,379	214,307		71.2	Marc Salvaggi	Surace-Smith

ALL TIME RECORD: \$653,097 1st Six Mo Agt
ALL TIME RECORD: \$959,675 Net ALP

General Agents



1. Stephen Giddens
Houston, TX



2. Moli Kaufusi
Auckland, NZ



3. Andrzej Sertler
Schaumburg, IL



4. Nacole Newbold
Halifax, NS



5. Jesse Rennich
Pittsburgh, PA



6. Robert Schneiderman
Bettendorf, IA



7. Noel Rose
Pompano Beach, FL



8. Amber Dregalla
Aurora, CO



9. Nicholas Scordos
Cleveland, OH



10. Tyler Worstell
Pittsburgh, PA

November Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Stephen Giddens	\$85,329	\$102,411		73.6	Ryan Giddens	Steve Greer
2.	Moli Kaufusi	68,207	72,547		69.4	Ofa Tupouniua	Steve Friedlander
3.	Andrzej Sertler	61,337	61,337		86.8	Marian Sertler	Sabrina Lloyd
4.	Nacole Newbold	61,211	77,085		71.5	Robert Kanaan	Imran Satti
5.	Jesse Rennich	57,107	55,321		74.5	Matthew Diulus	Simon Arias
6.	Robert Schneiderman	56,655	60,699		73.3	Cynthia Schneiderman	Sabrina Lloyd
7.	Noel Rose	55,467	62,893		73.0		Williams-Zophin
8.	Amber Dregalla	53,254	66,627		79.7	Matthew Turnquist	Richard Correa
9.	Nicholas Scordos	49,724	75,208		77.0	Matthew Parks	Surace-Smith
10.	Tyler Worstell	49,419	62,111		73.8	John Conard	Simon Arias
11.	Patrick Guthrie	47,039	50,355		73.4	Kyle Wrobel	Mathew Hart
12.	Jackson Cook	42,474	50,990		70.2	Nicholas Moore	Oldham-Bianchi
13.	Joshua Krueger	42,045	47,283	93		Erin Allen	Richard Correa
14.	Ashley Wenning	41,733	70,472		70.3	Daniel Hartwig	Surace-Smith
15.	Lesina Ah Sue	41,657	81,447		72.3	Stephen Hill	Steve Friedlander
16.	Oscar Betancourt	40,946	41,290	91		Ransey Vazquez	Bob Olson
17.	Robert Drake	37,925	55,264		76.5	London Burnett	Surace-Smith
18.	Mohammed Moalawi	37,729	80,797		74.8	Syed Quadri	Theodore Pappas
19.	Alon Fischer	36,627	40,419		76.5	Bobby Szwaja	Theodore Pappas
20.	Tom Weller	34,702	43,635	93		Ryan Fickert	Zachary Hart

ALL TIME RECORD: \$441,104 1st Six Mo Agt
ALL TIME RECORD: \$624,474 Net ALP

YTD Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Moli Kaufusi	\$1,292,537	\$1,557,593		69.4	Ofa Tupouniua	Steve Friedlander
*2.	Enrique Sandoval	641,642	672,829		72.1	Marian Sertler	Sabrina Lloyd
*3.	Robert Schneiderman	544,406	648,978		73.3	Cynthia Schneiderman	Sabrina Lloyd
*4.	Scott Montgomery	481,558	815,551		87.1	Harold Durana	Don Foti
*5.	Nacole Newbold	439,746	598,441		71.5	Robert Kanaan	Imran Satti
6.	Ashley Wenning	428,941	767,930		70.3	Daniel Hartwig	Surace-Smith
7.	Stephen Giddens	397,458	544,657		73.6	Ryan Giddens	Steve Greer
8.	Nicholas Scordos	368,735	690,311		77.0	Matthew Parks	Surace-Smith
9.	Jesse Rennich	364,060	569,388		74.5	Matthew Diulus	Simon Arias
10.	Brent Bowling	363,413	600,199		70.8	Marc Salvaggi	Surace-Smith
11.	Lesina Ah Sue	358,594	755,848		72.3	Stephen Hill	Steve Friedlander
12.	Alon Fischer	356,059	529,083		76.5	Bobby Szwaja	Theodore Pappas
13.	Mohammed Moalawi	354,677	516,360		74.8	Syed Quadri	Theodore Pappas
14.	Cameron Cimino	347,365	534,278		70.6	Tim McAdams	Simon Arias
15.	Patrick Guthrie	337,678	408,511		73.4	Kyle Wrobel	Mathew Hart
16.	Andrzej Sertler	330,304	341,059		86.8	Marian Sertler	Sabrina Lloyd
17.	Tyler Worstell	328,853	467,466		73.8	John Conard	Simon Arias
18.	Joseph Cruickshank	286,342	393,089		79.2	John Conard	Simon Arias
19.	Eric Thompson	286,134	430,786		75.1	Matthew Parks	Surace-Smith
20.	Jason Ryan	272,835	430,092		70.3	Dustin Dunlap	Surace-Smith

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt
ALL TIME RECORD: \$2,262,883 Net ALP

Master General Agents



1. Ofa Tupouniua
Auckland, NZ



2. Marian Sertler
Schaumburg, IL



3. Zach Otto
Evansville, IN



4. Robert Kanaan
Halifax, NS



5. Ryan Giddens
Houston, TX



6. Bobby Szwaja
Flushing, NY



7. Matthew Diulus
Pittsburgh, PA



8. Nicholas Moore
Rochester, NY



9. Stephen Hill
Auckland, NZ



10. Syed Quadri
Flushing, NY

November Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
1.	Ofa Tupouniua	\$219,436	\$295,254		71.9	Steve Friedlander
2.	Marian Sertler	168,337	181,628		72.4	Sabrina Lloyd
3.	Zach Otto	152,446	189,428		74.9	Sabrina Lloyd
4.	Robert Kanaan	106,415	154,308		70.3	Imran Satti
5.	Ryan Giddens	85,329	102,411		72.8	Steve Greer
6.	Bobby Szwaja	85,066	104,452		76.0	Theodore Pappas
7.	Matthew Diulus	81,748	87,293		69.5	Simon Arias
8.	Nicholas Moore	79,823	96,766		72.0	Oldham-Bianchi
9.	Stephen Hill	73,530	178,561		72.0	Steve Friedlander
10.	Syed Quadri	73,079	152,052		73.3	Theodore Pappas
11.	Ryan Fickert	69,977	70,737	90		Zachary Hart
12.	John Conard	67,202	83,532		75.8	Simon Arias
13.	Kyle Wrobel	67,025	80,456		73.8	Mathew Hart
14.	Matthew Parks	65,738	130,089		75.8	Surace-Smith
15.	Matthew Conrad	64,563	78,752		70.2	Surace-Smith
16.	Patrick Bendure	62,859	190,417	89		Surace-Smith
17.	Ryan Bisanz	60,112	101,367		72.1	Brian Traboulay
18.	Erin Allen	58,494	67,655		72.4	Richard Correa
19.	Ryan Wilson	56,673	94,104		71.2	Philip Prata
20.	Cynthia Schneiderman	55,867	65,507		72.8	Sabrina Lloyd

ALL TIME RECORD: \$438,277 1st Six Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
*1.	Ofa Tupouniua	\$1,867,364	\$2,530,991		71.9	Steve Friedlander
*2.	Marian Sertler	1,522,854	1,657,550		72.4	Sabrina Lloyd
*3.	Zach Otto	1,091,403	1,250,203		74.9	Sabrina Lloyd
*4.	Robert Kanaan	910,549	1,352,073		70.3	Imran Satti
*5.	Bobby Szwaja	824,458	1,191,053		76.0	Theodore Pappas
6.	Matthew Parks	824,383	1,550,768		75.8	Surace-Smith
7.	Syed Quadri	792,791	1,366,080		73.3	Theodore Pappas
8.	Nicholas Moore	754,687	995,264		72.0	Oldham-Bianchi
9.	Daniel Hartwig	742,125	1,473,870		71.4	Surace-Smith
10.	Stephen Hill	713,091	1,838,216		72.0	Steve Friedlander
11.	Ryan Hall	622,888	1,107,641		69.9	Laura Fisher
12.	Cynthia Schneiderman	601,826	765,745		72.8	Sabrina Lloyd
13.	Sean Velasquez	549,175	727,758		80.7	Cohen-Cohen
14.	Corey Helly	548,995	717,645		70.4	Gigliione-Ackerman
15.	Marc Salvaggi	542,179	883,216		76.5	Surace-Smith
16.	John Conard	532,067	731,618		75.8	Simon Arias
17.	Ryan Bisanz	504,765	841,299		72.1	Brian Traboulay
18.	Raymond Risucci	503,486	891,684		77.0	Dorian Oldham
19.	Doreen Ryan-Foti	488,314	1,880,124		77.1	Don Foti
20.	Harold Durana	480,317	913,030		84.4	Don Foti

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

Regional General Agents



1. Robert Janev
Schaumburg, IL



2. Thomas Vena
Pittsburgh, PA



3. Paul Kelly
Auckland, NZ



4. Marian Sertler
Schaumburg, IL



5. Michael Laramie
Houston, TX

November Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
1.	Robert Janev	\$377,785	\$439,312		71.0	Sabrina Lloyd
2.	Thomas Vena	258,174	393,647		71.1	Simon Arias
3.	Paul Kelly	242,852	347,675		72.3	Steve Friedlander
4.	Marian Sertler	215,467	236,923		71.5	Sabrina Lloyd
5.	Michael Laramie	183,718	265,037		73.4	Steve Greer
6.	Matthew Parks	163,593	269,337		74.4	Surace-Smith
7.	Michael Vasu	159,875	339,620		74.3	Surace-Smith
8.	Matthew Turnquist	158,963	204,130		75.4	Richard Correa
9.	Patrick Bendure	149,044	374,796		74.4	Surace-Smith
10.	Syed Quadri	147,331	292,858		75.1	Theodore Pappas

ALL TIME RECORD: \$980,159 1st Six Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
*1.	Robert Janev	\$3,537,448	\$4,041,402		71.0	Sabrina Lloyd
*2.	Thomas Vena	2,580,579	4,683,061		71.1	Simon Arias
3.	Paul Kelly	2,180,103	3,262,814		72.3	Steve Friedlander
4.	Patrick Bendure	2,121,488	5,344,770		74.4	Surace-Smith
5.	Michael Vasu	1,998,338	4,064,465		74.3	Surace-Smith
6.	Marian Sertler	1,950,047	2,127,181		71.5	Sabrina Lloyd
7.	Brett Gryska	1,776,652	4,087,262		75.4	Oldham-Bianchi
8.	Matthew Parks	1,745,796	3,049,511		74.4	Surace-Smith
9.	Levar Morgan	1,630,522	2,785,537		73.8	Theodore Pappas
10.	Andrew McQuade	1,495,330	2,263,114		72.9	Richard Correa

ALL TIME RECORD: \$5,230,627 1st Six Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-IX with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-IX will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-IX will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Theodore Pappas
CATEGORY I



Sabrina Lloyd
CATEGORY II



Tom Williams
CATEGORY III



David Zophin
CATEGORY III



Zachary Hart
CATEGORY IV



Philip Prata
CATEGORY V



James Cunningham
CATEGORY VI



Kyle Johnson
CATEGORY VII



Scott Rehberg
CATEGORY VIII



Top Rookie

Mathew Hart

Net ALP \$80,456



Top Start-Up

Byron Paz

Net ALP \$83,824

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards. Only the top 3 Rookie and Start Up SGAs in each category with a minimum of \$25K of production are listed.

November

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Theodore Pappas	75.8		\$259,733	\$303,100	85	30	116
	Altig-Orlovic	77.1		836,724	935,300	89	26	115
II	Sabrina Lloyd	70.8		\$424,917	\$260,000	163	101	265
	Steve Greer	73.5		238,588	195,000	122	121	244
	Bob Olson	73.4		193,232	216,500	89	12	101
III	Williams-Zophin	73.7		\$254,142	\$173,200	146	76	223
	Richard Correa	74.3		252,455	173,200	145	23	169
IV	Zachary Hart	88		\$148,316	\$138,500	107	132	239
V	Philip Prata	71.1		\$119,304	\$112,500	106	44	150
VI	James Cunningham	99		\$92,999	\$83,000	112	95	207
	Cindy Furer	79.1		77,739	83,000	93	21	115
VII	Kyle Johnson	70.7		\$102,523	\$78,000	131	269	401
	Brian Traboulay	70.9		85,003	78,000	109	33	142
VIII	Scott Rehberg	75.6		\$65,422	\$60,600	108	221	328
	Chad Panzer	73.9		75,640	60,600	125	126	250
	Eric Cochran	81.2		57,059	60,600	94	32	126

YTD

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Theodore Pappas	75.8		\$3,335,064	\$3,334,100	100	20	120
	Altig-Orlovic	77.1		8,580,788	10,288,300	83	35	119
II	Sabrina Lloyd	70.8		\$3,964,656	\$2,860,000	138	60	199
	Giglione-Ackerman	73.1		2,968,596	2,618,000	113	24	137
	Steve Greer	73.5		1,820,972	2,145,000	84	18	103
III	Richard Correa	74.3		\$2,392,040	\$1,905,200	125	15	140
	Williams-Zophin	73.7		2,079,786	1,905,200	109	14	123
	Brandon Cooley	74.1		1,736,470	2,048,200	84	11	96
IV	David Hausman	73.2		\$1,639,351	\$1,523,500	107	40	148
	Zachary Hart	88		601,244	554,000	108	19	128
V	Laura Fisher	72.0		\$1,148,507	\$1,237,500	92	27	119
VI	Cindy Furer	79.1		\$872,507	\$913,000	95	14	110
VIII	Scott Rehberg	75.6		\$840,891	\$666,600	126	79	205
	Chad Panzer	73.9		650,676	666,600	97	150	248
	Eric Cochran	81.2		622,358	666,600	93	41	134
IX	Corey Neff	72.2		\$495,787	\$443,900	111	20	132

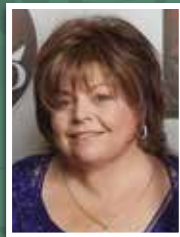
November

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Mathew Hart	70.1		\$80,456
	Stephen Jubrey	70.6		55,075
	Jason Bratin	77.1		31,506
Start-Up	Byron Paz	75.3		\$83,824
	Jared Cleckner	75.0		45,688
	Roger Fung	73.3		25,037

YTD

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Mathew Hart	70.1		\$748,986
	Stephen Jubrey	70.6		617,026
	Jason Bratin	77.1		453,718
Start-Up	Byron Paz	75.3		\$561,901
	Jared Cleckner	75.0		385,322
	Marko Jankovic	69.8		278,724

Public Relations



1. Malka Arony
CATEGORY I
Phoenix, AZ



2. Brenda Di Somma
CATEGORY I
Princeton, NJ



1. Brett Hulme
CATEGORY II
Atlanta, GA



2. Robin Andrade
CATEGORY II
Malden, MA



1. Mario Soljan
CATEGORY III
Auckland, NZ



2. Travis Daniels
CATEGORY III
Pittsburgh, PA



1. Lori Vaughn
CATEGORY IV
Portland, OR



2. Amanda Mlinaz
CATEGORY IV
Plymouth, WI



1. Louie Sanchez
Pasadena, CA



1. Donna Altshue
Chicago, IL



1. Amanda Mlinaz
Plymouth, WI

Public Relations categories are as follows

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2013 Hire Date

ICEBREAKER: Reps with 2014 Hire Date

PR MANAGER: Overall card growth at the end of the current month over previous year same month.

November Production

Category	Rank	Name	Production in Cards	Manager
I	1.	Malka Arony	2,625	AZ/Maureen Roberts
	2.	Brenda Di Somma	2,555	NJ/Brian Ryan
	3.	Mark Gagliardi	1,715	NorCal & Reno/Chuck Hill
	4.	Donna LaMontagna	1,399	Chicago/Dawn Trudden
	5.	Jessica Treybick	1,332	NY City/Billy Sauers
II	1.	Brett Hulme	2,501	GA/John Keliher
	2.	Robin Andrade	2,483	Mass & RI/Patrena Smith
	3.	Erica Dalager	1,918	MN/Denise Gilbert
	4.	David Scalisi	1,156	NY State/JT Tasker
	5.	Timothy Leary	848	NY State/JT Tasker
III	1.	Mario Soljan	1,871	NZ/Steve Friedlander
	2.	Travis Daniels	1,568	PA/Katherine Pratt
	3.	George Murry	1,403	AL & FL Pan/John Keliher
	4.	Bill Verbeten	1,341	WI/Amanda Mlinaz
	5.	David Blaisdell	1,063	TN & SW NC/Rosanna Gill
IV	1.	Lori Vaughn	1,954	OR/Shannon Bennett
	2.	Amanda Mlinaz	1,625	WI/Laurie Onasch
	3.	Randy Stockley	977	NL/Melissa Lively
	4.	Darrell Dorey	950	Maritimes/Melissa Lively
	5.	Sue Akers	888	NE/Cindy Cleary
Rookie	1.	Louie Sanchez	680	Los Angeles/Jason Beckman
IceBreaker	1.	Donna Altshue	845	Chicago/Dawn Trudden

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production

Category	Rank	Name	Production in Cards	Manager
I	*1.	Malka Arony	24,104	AZ/Maureen Roberts
	*2.	Chuck Hill	18,667	NorCal & Reno/Jason Beckman
	3.	Mark Gagliardi	17,098	NorCal & Reno/Chuck Hill
	4.	Rona Pileggi Spano	16,980	Chicago/Dawn Trudden
	5.	Brenda Di Somma	15,871	NJ/Brian Ryan
II	*1.	Robin Andrade	19,035	Mass & RI/Patrena Smith
	*2.	Erica Dalager	16,395	MN/Denise Gilbert
	3.	Timothy Leary	10,264	NY State/JT Tasker
	4.	Tami Williams	8,996	IN/Michelle Baxter
	5.	David Scalisi	8,837	NY State/JT Tasker
III	*1.	David Blaisdell	20,450	TN & SW NC/Rosanna Gill
	*2.	Travis Daniels	17,067	PA/Katherine Pratt
	3.	Nicole McCarthy	11,203	MN/Erica Dalager
	4.	Leo VanDenBussche	10,376	MB/Jackie Lowe
	5.	Robin Denham	9,402	KS & NW MO/Cindy Cleary
IV	*1.	Paul Winslow	16,990	St. Louis/Cindy Cleary
	*2.	Lori Vaughn	15,431	OR/Shannon Bennett
	3.	Darrell Dorey	13,631	Maritimes/Melissa Lively
	4.	Ken Altizer	13,522	WV/Tami Williams
	5.	Anna Guido Rohrer	12,344	S OH/Tami Williams

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

November Results

Rank	Name	Card Growth	Director
1.	Amanda Mlinaz	2,863.5	Laurie Onasch
2.	John Keliher	1,312.5	Patti Morgan
3.	Katherine Pratt	709.0	Denise Gilbert
4.	Erica Dalager	518.5	Denise Gilbert
5.	Shannon Bennett	465.5	Jason Beckman

YTD Results

Rank	Name	Card Growth	Director
*1.	Cindy Cleary	8,767.5	Michelle Baxter
*2.	John Keliher	7,780.5	Patti Morgan
*3.	Erica Dalager	7,054.0	Denise Gilbert
4.	George Farenthold	6,540.5	Patti Morgan
5.	Jackie Lowe	4,078.5	Laurie Onasch

Congratulations to our November Bonus Earners!

Sue Akers	Vivian Dwyer	Kevin McKeen	Tracy Smith
Ken Altizer	Viki Farr	Mollie Miller Merrett	Mario Soljan
Donna Altshue	Mark Gagliardi	George Murry	Donald Spohn
Robin Andrade	Susan Gilbert	Lou Nell Busby	Jennifer Sprout
Malka Arony	Laurie Gruber	Pater Nielsen	Christina Stableford
Gabriela Berloni	Krissa Hensley	Tim O'Connor	Randy Stockley
Brian Black	Brett Hulme	Steve Orchardton	Jessica Treybick
David Blaisdell	Sandy Knapp	Kathy Pappas	Leo VanDenBussche
Deborah Boles	Shane Knowles	Rona Pileggi Spano	Lori Vaughn
Fran Christie	Donna LaMontagna	Cas Robinson	Bill Verbeten
Cheryl Cook	Timothy Leary	Chas Robinson	Al Wall
Travis Daniels	Dianna Lueke	Gary Rothman	
Robin Denham	Lacy Martin	Chris Routier	
Brenda Di Somma	Stephen Matous	Irene Rurycz	
Julia DiBartolomeo	Nicole McCarthy	David Scalisi	
Darrell Dorey	Erin McKee	William Slocum	

WORLD'S GREATEST BONUS

1



2



3



4



5



JOSHUA DISHONG
\$18,768
Zachary Hart

RYAN KENDL
\$15,972
Altig-Orlovic

BRANDON SUMMERTON
\$14,551
Altig-Orlovic

ALAN SEDAGHAT
\$8,476
Altig-Orlovic

MARK LOMONACO
\$7,302
Altig-Orlovic

NOVEMBER BONUS LEADERS

November Bonus Payout: \$1,621,443

November Bonus Qualifiers: 2,406

- \$18,768 Joshua Dishong
- 15,972 Ryan Kendl
- 14,551 Brandon Summerton
- 8,476 Alan Sedaghat
- 7,302 Mark Lomonaco
- 6,548 Dustin Dunbar
- 6,034 Joey Kennedy
- 6,006 Erez Shabtay
- 5,345 Volodymyr Derevyanyy
- 5,282 Lily Tchen
- 5,187 Sean Grant
- 4,781 Christopher Botelho
- 4,712 Bruce Tan
- 4,354 Lesina Ah Sue
- 4,267 Tibor Simon
- 4,240 Gary Gooden
- 4,193 Ifeanyi Ufonde
- 4,164 Lydia Jardine
- 4,126 Michael van Delft
- 4,101 Paul Smith
- 4,072 Harrynarine Ramoutar
- 4,069 Scott Florin
- 4,050 Ileana Tatafu
- 3,896 Randolph Souliers
- 3,853 Dustin Klingebiel
- 3,817 Mike Allen
- 3,708 Van Ortega
- 3,583 Scott Mudrak
- 3,565 Massoud Vaziri
- 3,529 Daphne Weber
- 3,505 Devon Gillissie
- 3,500 Mark Neilson
- 3,496 Benjamin Ainscough
- 3,483 Robert Ulreich
- 3,451 Gian Trinidad
- 3,423 Thomas Molinski
- 3,420 Roghie Hassan Loo
- 3,385 Amandeep Gill
- 3,380 Justin Germany
- 3,373 George Kamel
- 3,317 Rita Charles
- 3,304 Kehinda Pryor

- \$3,295 Jason Smith
- 3,253 Shorne Brown
- 3,198 Max Quasem
- 3,179 Sela Mavae
- 3,143 Patrick Donovan
- 3,103 Zachary Lakatos
- 3,082 Richard Carter
- 3,066 Joey Sales
- 3,063 Sarah Gilmore
- 3,029 Rowena Keren
- 3,029 Xander Davis
- 2,901 Tiffany Babin
- 2,892 Matthew Cessna
- 2,874 Peria Afuamua
- 2,871 Daniel Li
- 2,854 Thomas King
- 2,836 Patrick Cremeans
- 2,834 Dustin Edgell
- 2,783 Katie Massart
- 2,781 Lucan Schmidt
- 2,770 Alipate Makau
- 2,767 Martyna Dudapasiaka
- 2,761 Mike Sukhbaatar
- 2,742 Cristian Garavito
- 2,695 Edward Crocker
- 2,667 Danie Frenette
- 2,663 Mustafa Ridha
- 2,662 Bernadette Casciato
- 2,654 Sione Maumau
- 2,653 Matthew Kurey
- 2,649 Timothy Cruise
- 2,648 Samson Adelufosi
- 2,621 Steven Stensrud
- 2,613 Alma Barriga-Gonzalez
- 2,583 Sherry Schick
- 2,568 Matthew Zang
- 2,555 Beau Bequette
- 2,546 Suzanna Carlsson
- 2,521 Iman Chehli
- 2,515 Abbas Abdul-Khaliq
- 2,496 Asiguy Haugabook
- 2,486 Joachim Jean

- \$2,474 Anthony Stephens
- 2,469 Constance Tuiteleleapaga
- 2,438 Nunuiasolelei Alfreduipa
- 2,430 Matt Flores
- 2,418 Alvin Ali
- 2,401 Olga Tsymbal
- 2,382 Glenn Arakawa
- 2,357 Shanita Ellmers
- 2,337 Elifranc Deus
- 2,328 Maren Conway
- 2,325 Mahadai Kryshundayal
- 2,323 Ross Ewen
- 2,319 Saequana Smith
- 2,315 Violetta Goldman
- 2,309 Joseph Sarasin
- 2,307 Michael May
- 2,299 Travis Vandeberghe
- 2,292 Shelby Poston
- 2,277 Tyler McKnight
- 2,263 Ryan Vopat
- 2,251 Mark Hart
- 2,220 Steven Mason
- 2,202 Alfred Uipa
- 2,175 Kaloni Tohi
- 2,175 Mariela Luis-Rios
- 2,164 Eric LaBossiere
- 2,159 Helen Taylor
- 2,156 Ayman Elsally
- 2,154 Thomas Robinson
- 2,144 Les Swain
- 2,132 Christopher Bennett
- 2,120 Joshua Latini
- 2,108 James Merriman
- 2,107 Christopher Shuman
- 2,104 Azar Afnan
- 2,094 Marissa Smith
- 2,073 Sonia Tyner
- 2,062 Brett Maurice
- 2,057 Jonathan Gibford
- 2,056 Anna Midowicz
- 2,054 Bechir Abboud
- 2,052 Nauleni Tuionetoa

- \$2,043 Scott Hanna
- 2,036 Jesse Atatai
- 2,034 Timothy Kieran
- 2,034 Rosita Tumpap
- 2,026 Benton Tong
- 2,023 Jennifer Perez
- 2,022 Malinda Stieringer
- 2,006 Susan daCruz
- 1,990 Amy Shui
- 1,986 Kimberle Spooner
- 1,971 Daniel Toshner
- 1,963 Herivelto Pereira
- 1,961 Briana Cooper
- 1,952 Tatum Schneidmiller
- 1,948 Kyle Barter
- 1,937 Anthony Sava
- 1,915 Harvey Quinn
- 1,914 Belinda Rickles
- 1,894 Noah Miller
- 1,888 Pawel Topor
- 1,879 Andrew Chambers
- 1,878 Jean Gordon
- 1,870 Nicholas Triantafyllidis
- 1,866 Levi Porto
- 1,862 Ariel Vela Della Vedova
- 1,857 Kasali Kotun
- 1,851 Pamela Faircloth
- 1,845 Margaret Faagutu
- 1,843 Kevin Taione
- 1,839 Steven Bensinger
- 1,835 Ilii Masila
- 1,833 Salamaanaia Ah-Kuoi
- 1,831 Firuz Kodirov
- 1,828 Adrian Ortiz
- 1,827 Laura Frew
- 1,827 Shelby Huff
- 1,818 Kenneth Preston
- 1,812 Wislaine Laurent
- 1,801 Cynthia Sittig
- 1,794 Robert Novotne
- 1,790 Andrew McCarthy

- \$1,790 Bilal Farsakh
- 1,789 Mandy Johnson
- 1,789 Gregory Del Vecchio
- 1,783 Fotuikamoana Havea
- 1,777 Felix Gonzalez
- 1,774 Steaphen Richardson
- 1,774 Steve Marker
- 1,763 Derrick Wright
- 1,760 Thomas Agee
- 1,759 Glenn Hampton
- 1,747 Chad Kaczinski
- 1,747 Christopher McFoy
- 1,746 Kerlens LaRose
- 1,742 Howard Dotson
- 1,732 Steven Sparkes
- 1,723 Kelly Schoenherr
- 1,719 Petelo Tupou
- 1,718 Muhammed Ashraf
- 1,714 Corey LaVigne
- 1,712 Ruben Soberanes
- 1,708 Elyse Bryan
- 1,700 Victoria Perea
- 1,700 Everton Brooks
- 1,697 Brandon Leonardo
- 1,695 Lisa Woodson
- 1,687 Travis Picklesimer
- 1,681 Todd Homer
- 1,680 Colby Reekie
- 1,676 Joseph Hedborn
- 1,671 David Pearson
- 1,668 Jesusdieu Portilus
- 1,655 Pedro Vazquez Armenteros
- 1,644 Hinalei Hukehuke
- 1,644 Dennis Hickey
- 1,644 Cristi Huffman
- 1,643 Jennifer Wehrle
- 1,639 Daniel Ball
- 1,638 Racquel Castillo
- 1,637 Sally Wilson
- 1,632 Susan Chuppa
- 1,629 Hakan Ozalpasan
- 1,629 Sam Chan
- 1,629 Monica Bengtson
- 1,621 William Parmeter
- 1,621 Omar Fernandez
- 1,615 Richard Tabanji
- 1,610 Anthony Burke
- 1,610 Yves Joseph
- 1,607 Gregory Norris
- 1,604 Jon Golin
- 1,601 Thomas Lafferty
- 1,594 Juan Olvera
- 1,592 Brandon Minor
- 1,590 Krista Thieme
- 1,590 Samy Jacques
- 1,589 Juanita Uilelea
- 1,587 Lafi Papalii
- 1,585 Roberta Whitman
- 1,585 Jamie Copher
- 1,581 Silvana Pajor-Flores
- 1,575 Sarah Vacheresse
- 1,571 Nadine Smith-Johnson
- 1,566 Jodi Raymond
- 1,563 Hyunchul Chung
- 1,560 Luisa Aholelei

- \$1,556 Elizabeth Chilson
- 1,552 Yolette Mompoin
- 1,550 William Bryan
- 1,549 Lydia Lozano
- 1,546 Pablo Zetina
- 1,546 Aaron McLean
- 1,536 Donte Grant
- 1,536 Donald Gregoire
- 1,535 Peer Shmelzer
- 1,534 Betty Smith
- 1,528 Adrian Galvez
- 1,527 Tevita Tupouniua
- 1,526 Brian Jerome
- 1,517 Ivy Acosta
- 1,517 Jason Tuttle
- 1,514 Lindsay Nielsen
- 1,507 Daniel Bauer
- 1,507 John Czaicki
- 1,507 Scott Remmey
- 1,490 Elisabeth Musarra
- 1,486 Rohail Rahmani
- 1,483 Thomas Fleming
- 1,483 Lori Masiak
- 1,480 Aaron Parks
- 1,480 Brett Van Effen
- 1,477 Sara Shelton
- 1,476 Timothy Blackburn
- 1,475 Ruth Socoy
- 1,472 Jennifer Robinson
- 1,468 Ryan Locke
- 1,465 Andrea Yee
- 1,456 Nadezhda Vitchev
- 1,456 MaryAnn Cruz
- 1,454 Nicholas Lasala
- 1,449 Elizabeth Garcia
- 1,448 Lleison Martinez
- 1,443 Johnny Kirkland
- 1,442 Heidi Holt-Peel
- 1,442 Damaris Henderson
- 1,439 Jamell Ramsay
- 1,438 Emil Mohareb
- 1,433 Jasmin Gallaga
- 1,432 Orby Kelley
- 1,430 Gregory Bonnes
- 1,429 Maria Diringar
- 1,424 Sione Nau
- 1,423 John Young
- 1,421 Peter Kaplanis
- 1,420 Cody Toth
- 1,412 Demmerick Stevenson
- 1,410 Elaine Reed
- 1,405 Dawn Eckelberry
- 1,404 Joel Braggs
- 1,404 David Ramirez
- 1,400 Caroline Mikhail
- 1,399 Raymond Ross
- 1,399 Angritta Gosa
- 1,399 Sabrina Allen
- 1,399 Rachael Santee
- 1,395 Monique Irby
- 1,389 Thomas Tulowiecki
- 1,387 Reuben Vincent
- 1,387 Brian Hutchings
- 1,383 Sultan Deckard
- 1,382 Senglee Tan

- \$1,381 Sean Crampton
- 1,373 Ernest Patterson
- 1,373 Ranjana Chopra
- 1,371 Cynthia Munoz
- 1,369 Roberto Torres
- 1,369 Andrea Kessler
- 1,368 William Hoffman
- 1,368 Crystal Camacho
- 1,364 Tangataotiuana Pasikala
- 1,360 Emily Sutton
- 1,360 Lauri Roberts
- 1,357 Erikka Michaels
- 1,356 Justin Diaz
- 1,353 Stephanie Moreno
- 1,351 Thomas Lypps
- 1,350 Soonalote Taogaga
- 1,348 Mark Harhager
- 1,346 Miranda Mortensen
- 1,333 Marc Demilia
- 1,332 Brazos Campos
- 1,332 Maria Fe Abad-Barte
- 1,330 Alireza Yaesubi
- 1,325 Nicholas Abbass
- 1,325 Jeffrey Winokur
- 1,324 Kayla Taylor
- 1,321 David Watkins
- 1,321 Solomone Havea
- 1,316 Anne Strayer
- 1,316 Dmitri Grigorov
- 1,315 Mose Craddock
- 1,311 Abdelaziz Farsakh
- 1,310 Kai O'Kelly
- 1,309 Dawei Liu
- 1,306 Anne Hooper
- 1,305 Marjorie Maguire
- 1,302 Tony Bisirri
- 1,300 Kyle Hopkinson
- 1,299 Tracy Procyk
- 1,298 Alexandra Wedderburn
- 1,293 Reyna Valadez
- 1,291 Nicolas Messe
- 1,288 Xylina Ibanez
- 1,283 Kelly Marцениuk
- 1,281 Dustin King
- 1,281 Brittany Jhu
- 1,281 Ashley Brake
- 1,280 Marcus Martin
- 1,276 Michael Ashton
- 1,269 Kaleiokamaile Viena
- 1,268 Lee Jeffers
- 1,267 Tobias King
- 1,266 Nella Lejeune
- 1,264 Paula Jaime-Agramon
- 1,262 Antonina Tusivili
- 1,261 Quintina Branch
- 1,259 Hope Tupou de la Vara
- 1,256 Chantel Floyd
- 1,254 Cameron Cimino
- 1,253 Pedram Mousavi
- 1,252 Jake Sherman
- 1,249 Davia Thompson
- 1,247 April Anderson
- 1,244 Danijela Matic
- 1,243 Dana Black
- 1,241 Benito Menchaca

- \$1,240 Steven Trattar
- 1,240 Gary Jones
- 1,239 Matthew Meaney
- 1,236 Tom Weller
- 1,235 Alexander Shpirt
- 1,234 Shelley Duck
- 1,234 Brian Pace
- 1,233 Andrew Leah
- 1,229 Tabitha Witherell
- 1,226 Colin King
- 1,221 Collins Appiah
- 1,216 Maria Avila
- 1,214 Claribel Andino
- 1,213 Tiffiney Harmouche
- 1,213 Heather Matchett
- 1,213 Ricardo Benson
- 1,213 Larry Finch
- 1,212 Riley Peters
- 1,212 Niurka de Armas-Duran
- 1,211 Lisa Magaw
- 1,209 Gary Slocum
- 1,206 Alston Wilmot
- 1,204 Jamaar Jones
- 1,202 Tyler Dean
- 1,201 Kevin Bomar
- 1,201 Vanessa Ho
- 1,201 Kelly Hannan Daley
- 1,198 Agatha Safford
- 1,197 Michael J Smith
- 1,194 Anse Blake
- 1,191 Vellore Pillai
- 1,189 Frank Cekus
- 1,188 Pascal Amar
- 1,178 Robert Granzow
- 1,178 Julie Aprahamian
- 1,176 Tarek Elabasy
- 1,175 Gregory Hayman
- 1,173 Andrea Barenholtz
- 1,172 Manthajini Balendran
- 1,172 Nasrin Hossein-Abadi
- 1,161 Ilaisa Moala
- 1,157 Maria Ramirez
- 1,156 Manuel Matos
- 1,152 John Turner
- 1,152 Stephanie Novel
- 1,151 Stephen Johnson
- 1,149 James Russell
- 1,148 Donrie Purcell
- 1,146 Michael Loftus
- 1,146 Megan Cox
- 1,145 Matthew Obringer
- 1,142 Scott Harris
- 1,142 Anthony Christman
- 1,141 Sandra Linse
- 1,136 Marcus Rodgers
- 1,135 Alyssa Cruz
- 1,130 Marco Camire
- 1,129 Ronald Rivera
- 1,125 Christine DiSanto
- 1,124 Jacqueline LaBlanc
- 1,124 Alisi Tuifua
- 1,122 Emily Duykers
- 1,122 Crystal Adams
- 1,118 Charles Davidson
- 1,118 Acacia Mark

WORLD'S GREATEST BONUS - CONTINUED

\$1,117 David Kerul	\$982 Michael De Sadeleer	\$879 Nathan Brown	\$800 Clarissa Peterson	\$731 Shannah Connors	\$671 Carlos Frazier	\$610 Tenika Sampson	\$545 Nefertiti Davis
1,115 Derek Wright	975 Peter Hudousek	877 Arthur Menina	799 Alan Watkins	731 Rayleen Kama	671 Sharifa Upshaw	610 Leah Carey	545 Laurie During
1,112 Erik Bertsch	973 Frederick Noel	876 Lockert Johnson	798 AshLynn Orng	730 Michelle Simons	671 Tyler Moore	608 Jordan Arcuri	544 Colton Capps
1,112 Rohan Smith	973 Deanna Cruz	874 Barinderjit Singh	798 Shelly Stambach	730 Paramjit Sangha	670 Kyle Mitchell	607 John Bilinsky	544 Nicole Bromley
1,110 Jim Hintze	972 Jennifer Jantzen	873 Joshua Schofield	797 Brittany Knight	728 Jezziashton Potter	670 Elisabeth Ayala	604 Brandon Edens	544 Adeola Obasanya
1,103 Antoine Lutumba-Ntumba	971 Patricia Lambert	870 James Urban	797 Lynn Pantalone	728 Nicholas Purdue	667 Lynn Doolittle	603 Victoria Gonzales	543 Graham Moore
1,100 Cathleen Kuhns	970 Tiffani Ronda	869 LaToya Walters	796 Marcus Williams	725 Kelly Nails	667 Mona Shah	599 Karen Mosley	542 Bernardo Lopez
1,098 Joshua Rush	969 Lori Dacyk	865 Colleen Ware	791 Danny Morales	724 Kamal Tayyib	667 Julie Thompson	599 Caitlin Smith	542 Christopher Haywood
1,098 Jinzhou Zhao	967 Kevin Lewis	865 Kathryn Sola	789 Jonathan Turner	723 Jamal Nelson	666 Eura Patterson	598 William Jenkins	542 Amy Wildermuth
1,094 Tambara Smoot	967 Emmanouil Paragiou	865 Ryan Leonard	787 Toni Mussara	720 Jennifer Brewer	666 Randy O'Campo	597 Deana Plaster	541 Chagai Englander
1,089 Beth Blumershine	967 Dylan Kremlacek	865 Philip Spicer	786 Dina de Weever	717 Keith Booker	663 David Golovin	596 Denielle Johnson	541 Mark Kalisz
1,086 Tyler Moyer	967 Sarah Lekarczyk	862 Andrew Hynan	786 Michael Ondek	717 James Sodan	662 Luke Bressler	595 Pamela Altman	541 Tyler Strand-Jacobson
1,084 Afuiva Vaai	966 Cherie Mohn	859 David Livingston	784 Adam Kahn	716 Tyler Souza	661 Megan Haynes	592 Cody Wtorkowski	540 Crystal Hatch
1,083 Al-Karim Walji	961 Christine Weatherspoon	857 Elias Boles	782 Mele Finau	714 Chelsea Gobes	660 Marielys	592 Oscar Carter	540 Annmarie Aqui
1,079 Ellen Schultz	961 William Katz	857 Phillip McElfresh	781 Fanny Garcia-Ramirez	712 Tonia Reaves	Montero-Gonzalez	591 Orema Lee	539 Scott Dillingham
1,072 Zakary Paladino	956 Derek Sandilands	856 Leonel Deras Nochez	780 Natalie Soboleva	712 Collette Chapman	660 Raymond Angeles	589 Teng Lim	536 Todd Engelson
1,071 Jonathan Hall	956 Isaac Galloway	856 Kaitlyn Estes	779 Jeremiah Wiskeman	712 London Nelson	659 Brandon Lattimore	588 Michael Starr	536 Stacy Hollingsworth
1,068 Dawn Selden	956 Lucky Faaiiiti	854 Harold Durana	778 Sefulu Key	711 Rael Katz	658 Craig Deeken	588 Idyle Blanc	534 Angel Martinez
1,067 Junbin Koh	955 Jebb Lyons	850 Ruth Charlesworth	777 Keith Kreyling	711 Aaron Jones	653 Quentin Polk	588 Randolph Smith	534 Kristina McLain
1,064 Travis Kovach	954 Mark Vancosky	848 Zoraida Bashore	776 Felicity Hammill	711 Kiersten Brown	653 Robin Tryzbiak	587 Jonni Ng	534 Linnie Anderson
1,064 Desiree Martin	951 David Young	848 Tasha Tucker	774 Benjamin Jerome	710 Felicia Brown	652 Daniel Phares	584 Rakesh Jain	533 Joshua Crisp
1,064 James DePetro	951 Erik Arias	846 Stephanie Kell	773 Shela Charlot	709 Stuart McKenzie	652 Coral Ashe	583 Tina Phongsavath	532 Benita Jackson
1,063 Wilson Loi	947 Charlemagne Yu	846 Justin Segarra	772 Kelly McDonald	708 Claude Cruthis	651 Wilson Allen	583 Sherly Philippe	532 Sharon Barnes
1,062 Sherry Bennett	946 Alma Lozano	846 Lucas Larson	772 Albert Hugar	708 Shirley Patey	651 Brenna Jensen	583 Vanessa Delery	532 Dustin Polanco
1,060 DeAnthony Hartman	945 Dewshanker Singh	844 Dana Lynch	770 George Shafiek	707 Jerrard Brown	651 Garrett Iida	581 William Thompson	528 Rasheeda Ballard
1,054 Christabel Ornelas	944 Sheldon Pearson	843 Beau Norton	767 Patrick Guthrie	706 Perenaise Hukehuke	651 Luckey Boston	580 Slavita Hut	528 Oliver Huerta-Gonzalez
1,050 Christopher Bentley	941 Christine Augustus	843 Kesho Farrell	766 Nicholas Walsh	705 Karen Fleming	650 Casandra Serkowski	578 Kareem Mutia	528 Lincoln Dziekonski
1,049 John Silva	941 Joshua Lenix	842 Garret Kun	766 Gerald Lake	704 Kelly Charter	649 Mitchell Pfeffer	578 Tania McKay	527 Cecil Johnson
1,048 Javier Diaz	940 Trey Leeder	840 Gilbert Hicks	765 Richard Johnson	702 Taniela Hiko	646 Derrick Springer	577 Harold McBean	526 Darryl McCoy
1,045 Leo Burge	938 Dilushi Perera	840 Phyo Phyo	764 Alexander Schwartz	701 Bernard Oliphant	645 Rocio Aleman	575 Fara Etienne	524 Victor Rodos
1,044 Stefan Johannsson	938 Curt Snow	839 Jennifer Kimmel	764 Benjamin Roman	699 Kaylee Kielczewski	644 Davelle Heath	574 Phillip Luci	524 Brad Schenerman
1,043 Roberto Navarro	933 Michelle Leese	837 Kelly Ekker	762 Adrian Segalla	699 LaTonya Tucker	644 Lawrence Smith	573 Ryan Roberts	523 Loloahi Havea
1,041 Ronald To	932 Rakesh Ramkarran	835 Erin Nicole	761 Sergi Ruiz	698 Samantha German	643 John Wegman	572 Matthew Newell	522 Alex Rozotto
1,036 Steve Bryant	932 Darion Casas	834 Sydney Jackson	756 Clifford Gibbons	697 Christopher Weglarz	642 Larry Chick	571 Carey McCormick	521 Craig Strompf
1,033 Christopher Clark	930 Chaka Bell	833 Michael Mason	756 Latasha Barringer	697 Melissa Losk	640 Sunnie McRee	570 Stephen Giallombardo	521 Badr Elkousy
1,029 Jarrell Drane	929 Daniel Gallagher	831 Liam Gillis	755 Dominic Telymonde	697 Jacqueline Pittman	638 Michael Russin	570 Matthew Frost	520 Benjamin Edwards
1,029 Vishwanath Sankaran	929 Edford Banuel	829 Riia Tokahere	755 Mia Mitchell	696 Ethel Laskowski	638 Charles Belt	566 Marissa Cobb	519 Ross Townsend
1,028 Ricardo Alanis	927 Anthony Boyce	828 Mohamed Haddadi	754 David Sherwood	696 Trishia Gaines	637 Kenneth Farris	566 Cathleen Hairston	519 Danielle Roberts
1,027 Darron Hacker	927 Zara Schultz	828 Nicole Neil	753 Victoria Herrera	695 Jeri Rivero	636 Jose Rubio	564 Alexia Pirovolos	518 Shalonda McKnight
1,027 Victor Agurto	925 Jacquan Persley	827 Denis Snyder	753 David Nham	694 Mark Bleier	636 Jessica Gomez	564 Natalie Dirks	517 Rosendo Arreguin Zavala
1,026 Preeti Sahgal	924 Michael McClintock	824 Kelly Silvia	752 Oliver Nivaud	692 Kotonni Kava	636 Sawyer Skaggs	564 Nikolas Moreschi	517 Sione Ika
1,023 Ericka Martinez	923 James Alexander	824 Judy Dawson	751 Brett Surgener	692 Robert Stevens	634 Brian Howard	563 Trine Andersen	514 Veronica Alvarado
1,022 Meakie Grice	923 Delroy Phang	820 Katherine Then-DeLaCruz	751 Casey Finley	692 Julie McQuoid	633 Keith VanWyngaarden	562 Catherine Willard	512 Leslie Roy
1,021 Orin Dutra	922 Daniel G Johnson	820 William Robinson	750 Christina Pierson	691 Melinda-Rae Lyse	631 Cheikh Diop	562 Jamie Tan	512 Renee Walker
1,020 Branden Griffin	921 Colin Quigley	820 Andrew MacKinnon	749 Janel Wilder	691 Ryan Tomajcik	631 Briana Foster	561 Peggy Gonzalez	511 Taneshia Solomon
1,020 Fran Kolos	918 Bret Nilson	819 Ronald Fitzgerald	747 Donna Glende	690 Aaron Kovach	631 Griffin Sutherland	561 Danielle Johnson	510 Kevin Dotzel
1,017 Shundrekia Smith	917 Pau Touta	819 Nicole Neary	747 Michael Rhodes	690 Angeliqve Lavaly	631 James Shouse	560 Simona Means	509 Keyonda Watson
1,017 David Hellus	914 Peter Davis	818 Joseph A Harris	745 Louis Reed	686 Dallas Johnson	630 Donte Long	558 Naomi Vu	507 Steven Miller
1,016 Eric Thompson	914 Jeffery Smith	818 Benjamin Van Fossen	744 Randy Markland	686 Carmela Pellen	629 David Rockway	557 Najma Mohamed	507 Manuel Anchondo Palma
1,016 Steven Guttman	914 Brodie Fischer	817 Joshua Gassman	743 Cynthia Garcia	685 Shams Qureshi	628 Marleny Garcia	557 Boris Mendes	506 Sarah Hague
1,013 Daniel Bean	911 Dean Jensen	817 Joseph Mahnen	743 Ian Richard	685 Simon Lee	628 James Harding	557 Kyle Reeves	505 Joan Aquino
1,010 Josie Ward	911 Stephanie Monroy	817 John Keslar	742 David Norman	684 Deardra Cooper	628 Natacha Nestor	556 Lee Galtman	504 Janice Harrington
1,010 Charles Marshall	910 Alba Williams	814 Joshua Cantrell	742 Daniel Juskiw	683 Bill Goswick	627 Brenden Mostoller	556 Kevin Haines	503 James Pierce
1,008 Launa Clarke	909 Ryan Cheverie	814 Anacleto Arevalo	741 Tracy Lepore	682 Minh Ho	625 Evelin Castro-Sharif	555 Mark Picard	502 Tonya Sims
1,005 Brian Benedict	906 Matthew Koleszar	812 Priscila Gonzalez	740 Emily Cecilia	682 Camden Wade	625 Alexander Baker	555 Darius Kline	501 Jessica Boss
1,005 Clint Uwaine	906 Thames Nolan	811 Derek Woo	739 Anthony Stuertzel	679 Ryan Folck	625 Zachary Vance	555 Kenneth Sutton	501 Benjamin Wilson
1,004 Takiyah Smith	905 Aryeh Freedman	810 James Swartz	739 Celic Bell	679 Fahima Ali	623 Lorena Martinez	555 Jamie Marshall	500 Brandi Martindale
998 Frank Guarascio	900 Virginia Rice	810 Maria Montoya	738 Lorena Herndon	679 Harrilise Dumervil-Reddie	622 Nigel Turpin	555 Anthony Theriault	
998 Lee van Delft	899 Jennifer Holliday	807 Micah Emenike	738 Salesino Guzman	677 James A Smith Jr	621 Joshua Graham	554 Samuel Geissinger	
997 Thomas Longino	896 Jermeele Wilson	806 Ryan Ballard	738 Christopher Bungay	677 LaToya Clark	621 Whitney Roth	553 Suzette Mangol	
996 Bradley Kampmeier	891 Eric Hidy	805 Twalya Alexander	737 Joel Barkey	677 Somprathai Sopha	617 Lige Li	553 Nicholas Groenewegen	
994 Nicholas Marchelos	891 Calvin Shaw	805 Danielle Boone	735 Jacqueline Roth	677 Juan-Daniel Florez	616 Gloria Burris	551 Amy Skalsky	
992 Jason Regan	889 Fritznel Octave	804 Reginald Heard	735 Paige M Brown	676 Jenny Alvarez	615 Loreal King	551 Theresa Rhoden	
990 Vitaliy Kononenko	888 Shanna Woods	803 Esmond Kaopuiki	734 Mark Diebolt	676 Shane Walters	615 Michael Kachenmeister	551 Julian McClain	
989 Brendon Comeau	888 Jessica Moffitt	803 Bryon Sturgill	733 Ricardo Garavito	675 Murray Nagler	614 Tien Nguyen	550 Alycia Palmater	
987 Sarah Ferguson	884 Nicholas Greene-Ashley	801 Angela DeVivo	733 Jorge Guerra	674 Jesse Coatney	614 Kelsi Jewell	549 Matthew Halbmaier	
986 Willie Tarr	884 Lora Beronja	801 Dawn Young	733 Devin Watts	674 London Burnett	613 Daniel Potilechio	549 Kristine Avila	
985 Michael Coulthard	883 Daniel Lopez	801 Michael Shaba	732 Heather Berg	673 Joleen Bray	612 Seini Langi	547 Natoya Deas	
985 John O'Mahony	883 Odilia Goulart	800 Michael Schumacher	732 Riley McFarland	673 Sara Harper	611 Iswariamma Singh	546 Deante Young	

LEADERSHIP BONUS

1



2



3



4



5



OFA TUPOUNIUA
\$31,984
Steve Friedlander

MARIAN SERTLER
\$28,270
Sabrina Lloyd

ZACH OTTO
\$26,848
Sabrina Lloyd

PATRICK BENDURE
\$24,040
Surace-Smith

ROBERT KANAAN
\$20,771
Imran Satti

NOVEMBER BONUS LEADERS

November Bonus Payout: \$1,606,877

November Bonus Qualifiers: 1,141

\$31,984 Ofa Tupouniua
28,270 Marian Sertler
26,848 Zach Otto
24,040 Patrick Bendure
20,771 Robert Kanaan
19,827 Syed Quadri
18,429 Stephen Hill
15,827 Matthew Parks
14,233 Bobby Szwaja
13,336 Nicholas Moore
13,239 Ryan Giddens
12,734 Ryan Bisanz
12,718 Daniel Hartwig
12,396 Matthew Diulus
12,308 Kyle Wrobel
11,693 Jordan Chalom
11,481 Ryan Hall
11,390 John Conard
10,777 Nasr Quadri
10,674 Ryan Wilson
10,578 Patrick Knouse
10,496 Doreen Ryan-Foti
10,344 Joshua Olin
10,016 Harold Durana
9,323 Katelyn Anderson
9,230 Justin Adams
9,197 Ryan Fickert
9,060 Cynthia Schneiderman
9,045 Britton Costa
8,952 Melne Lewis
8,848 Bobby Gujral
8,778 Ransey Vazquez
8,745 Steven King
8,728 Hal Herman
8,555 David Wang
8,444 Christopher Rodriguez
8,394 Alex Torruella
8,254 Erin Allen
8,168 Marc Salvaggi
7,944 Ala Awad
7,634 Matthew Turnquist
7,628 Sean Velasquez
7,247 Ryan Stenglein
7,098 Corey Helly
6,960 Blake Higuchi
6,840 Michael Musso
6,814 Jameetri Washington
6,803 Steve Svendsen
6,622 Atta Saleh
6,588 Thomas Vena
6,367 William Brookshire
6,325 Jean Joseph

\$6,204 Michelle Crowe
6,202 Jack Keiderling
6,126 Magda Figueiredo
6,078 Craig Strompf
6,032 London Burnett
6,018 David Hefflin
6,003 Marisa Willgruber
5,985 Michael Gerstein
5,938 Levar Morgan
5,934 Avi Kauderer
5,859 Timothy Wilson
5,826 Arie Davis
5,808 Sharif Grays
5,779 Brian Zuzick
5,738 Souleymane Bah
5,727 Michael Clemente
5,668 Cara DeFiore
5,539 James Keefer
5,517 Christopher Earle
5,495 Tim McAdams
5,398 Ricardo Subero
5,349 Beau Locker
5,218 Unique Hunnicutt
5,132 Michael Denton
5,091 Brandon Teter
5,072 Jake Yagjian
4,988 Raymond Risucci
4,987 Rodney Ward
4,944 Emmanuel Villasenor
4,925 Joshua Jackson
4,881 Michael Vasu
4,819 Brooke Spain
4,806 Mark Beckford
4,804 Stephen Jeung
4,783 AshLynn Orng
4,771 Matthew Conrad
4,601 Angel Patryluk
4,596 Todd Glazer
4,567 Andrew McQuade
4,547 Liam Flaherty
4,531 Shahab Mahdavinejad
4,455 Melinda-Rae Lyse
4,452 Nicholas Lorence
4,373 Patrick Stenglein
4,369 Dustin Dunlap
4,227 Herman Fennell
4,215 Badum Maaloo
4,167 Michael Romeo
4,109 Christopher Akins
4,087 Jinely Urena
4,063 Gabriel Feldmann
3,930 Henry Ingraham

\$3,924 Corey Hallam
3,917 David Thornton
3,911 Richard Barbour
3,870 Patrice Amador
3,824 London Burnett
3,798 Paulo Miranda
3,780 Sathnarine Kumar
3,668 Dorothy Niederer
3,664 Casey Kunash
3,651 Brian Welsh
3,649 Kody Kramme
3,636 Michael Mandella
3,587 Ibrahim Bah
3,565 Peter van der Westhuizen
3,526 Jonathan Maust
3,481 Richard Mansfield
3,471 Kevin Appasamy
3,459 Jesse Spencer
3,445 Fritznel Octave
3,438 Melissa Quintal
3,426 Hunter Houvener
3,418 Mark Kukielski
3,380 Drew Sharp
3,364 Tyler McKnight
3,352 Matthew Wolfanger
3,310 Aaron Ralston
3,303 John McGrath
3,299 Ariana Jones
3,284 Mark Hileman
3,262 Monica Brown
3,241 O'Neil Cooper
3,234 Evan Holzhauser
3,221 Min Jiang
3,202 Aaron Friedlander
3,201 Paul Samra
3,200 Jonni Ng
3,196 Ryan Tucker
3,173 Horace Johnson
3,150 Amy Baird
3,146 Christine Jesoraldo
3,140 Jamey Haugen
3,133 Lori Dacyk
3,039 Ari Bykofsky
2,981 Randy Teyssier
2,930 Sebastian Kazek
2,894 Darron Hacker
2,890 Alexandra Graham
2,868 Duni Olusegun
2,850 Michael Williams
2,774 Michael Loridas
2,771 Christopher Hintz
2,712 Samneang Prom

\$2,711 John Leggio
2,680 David Guzman
2,663 Robert Schneiderman
2,657 Aaron McKenney
2,652 David Rigney
2,641 Antonio Reyes
2,615 Ho Tran
2,612 Lorena Barriere
2,605 David Schanuel
2,578 Jorge Guerra
2,577 Samuel Cohen
2,574 Arthur Sigler
2,560 Benjamin Ainscough
2,507 Jesse O Martin
2,507 Shawn Horton
2,505 Minh Phung
2,498 Joy Vann-Austin
2,493 Ryan McIntosh
2,467 Maria Soliz
2,456 Ernest Powell
2,450 Nacole Newbold
2,435 Daniel Vilas
2,430 Zoltan Krescko
2,429 Krista Thieme
2,426 Zachary Santino
2,413 Carlos Arballo
2,411 Patrick Duray
2,407 Joshua Cosentino
2,399 Porter Balke
2,365 Kenneth Greer
2,360 Tony Geer
2,348 Charles Ferrari
2,312 Jonathan Emura
2,300 Noel Rose
2,293 Albert Lau
2,279 Brandon Baker
2,266 James Smith
2,266 Alexander Keats
2,247 Amy Baird
2,238 Stephen Giddens
2,238 Mohammed Moalawi
2,218 Natalie Wagner
2,213 Daniel Walton
2,163 Nicholas Scordos
2,125 Christina Meyer
2,117 George O'Shea
2,115 Humberto Quintero
2,076 Mark Dombrowski
2,075 Patrick Guthrie
2,057 Rafi Nawabi
2,035 Shorne Brown
2,020 Michael Joseph

\$1,983 Patricia Fifer
1,971 Gevorg Yanukyan
1,969 Amber Dregalla
1,969 Scott Montgomery
1,950 Tyler Worstell
1,945 Christina Barbee
1,944 Joseph Quattrochi
1,907 Alex Kae
1,900 Rita Haidinger
1,900 Andrzej Sertler
1,900 Martha Zelaya
1,886 Jonathan Phillips
1,857 Donald Dowbor
1,822 Scott Kim
1,821 Devin Adams
1,813 Oscar Betancourt
1,796 Samantha Sliger
1,784 Brandon Summerton
1,775 Ashley Wenning
1,767 Mavrick Fredericks
1,720 Anita Ferris
1,719 Mir Khan
1,702 Pamela Altman
1,650 Joshua Krueger
1,650 Steven Rios
1,650 Oliver Zeitas
1,643 Duane Shaw
1,632 Christopher Dicks
1,625 Chelsie Young
1,601 Troy Elliott
1,600 Michael Shaba
1,599 Nicholas Engrav
1,591 Craig Ebinger
1,588 Jesse Rennich
1,580 Robert Nolan
1,579 David McCusker
1,561 Taneshia Solomon
1,550 Brent Bowling
1,550 Holly Lacey
1,541 Alberto Alcalá
1,538 Trevor Mayer
1,538 Daniel Dunham
1,534 Jessica Wilhite
1,526 Charley Forshee
1,513 Matthew Bogle
1,507 Susan Bedrossian
1,500 Cleopatra Sola
1,500 Gregory VanSuch
1,488 Reynolds Akuamoa
1,478 James Bailey
1,475 Pauline Cresswell
1,475 Natalie Soboleva
1,444 Lesina Ah Sue
1,425 Alon Fischer
1,422 Lawrence Smith
1,400 Patricia Cicerale
1,400 Robert Drake
1,400 Richard Pazak
1,400 Jamal Simmons
1,388 Jackson Cook
1,377 Mike Hudnall
1,376 Robert R Hamilton
1,370 Darrin Roberts
1,345 Emilee Manthey
1,330 Tara Weisz
1,330 Phillip Jenkins
1,325 Demitrius Lucas
1,319 Jason Ryan
1,306 Kayla Bisinger
1,288 Aldina DaRosa
1,283 Jason Green
1,283 Devon Chapman
1,283 Scott Davison
1,275 Michael Russin
1,251 Jorge Alvarez
1,251 Phil Folkertsma
1,250 Cameron Cimino
1,250 Lynne Hebert-Ouellette
1,250 Tatjana Tikhonov
1,250 Robert Wright
1,238 Muhammed Ashraf
1,238 Antonio Ramirez
1,238 Ruben Santillana

\$1,235 Adam Stowe
1,231 David Chen
1,225 Marta Cunha
1,215 John Collins
1,213 James DePetro
1,209 Adeyemi Akinade
1,200 Kristina Moore
1,200 Lisa Richardson
1,200 Jenna Valentine-Thomas
1,200 Bruce Viaje
1,175 Erica Fitzsimmons
1,164 Andre Bent
1,150 Yonique Gordon
1,150 Michael Stuver
1,138 Marcia Matthews
1,125 Paul Cossier
1,125 Andre Hawthorne
1,125 Jamie McCrea
1,125 Geddes Robinson
1,124 Robert Chun
1,113 Sara Vaz
1,113 Darrell Asbell
1,100 Jeffrey Hall
1,100 Travis Kovach
1,100 Kyle Schimizzi
1,092 Marcus Martin
1,091 Brian Gilmore
1,075 Samantha Earle
1,075 Lalitha Janardhanan
1,075 Emmanouil Paragiou
1,075 Enrique Sandoval
1,070 Felicity Hammill
1,063 Andrew Chambers
1,050 London Nelson
1,050 Anthony Sava
1,050 Soonalote Taogaga
1,038 John Bacaron
1,038 Elias Boles
1,038 Aaron Parks
1,038 Gabriela Sime
1,037 Albert Serur
1,032 Tim Schroeder
1,027 Darren Miller
1,025 Jennifer Holliday
1,025 Michael Nowak
1,025 Joshua Rush
1,000 Christopher Murray
990 Jessica Santamarina
988 Ulrich Jansen
975 Alix Albright
975 Pablo De La Cruz
975 Sandra Sandoval
975 James Sodan
963 Moli Kaufusi
963 Kyle Lawicki
953 Joseph Smith
950 Joshua Goodman
950 John McDougald
950 Elizabeth Tompkins
950 David Higa
938 Dean Jensen
938 Nikolas Moreschi
925 Jerricho Call
925 Jayshaun Johnson
925 Barbara Seyoum
925 Ramon Velasquez
925 Juan Venegas
925 Jeremiah Wiskeman
917 Amanda Hogan
913 Polina Philbin
900 Linda Eichelberger
900 Ricardo Galvez
900 Sean Hansen
900 Adam Huck
900 Lisa Martin
900 Phillip McElfresh
900 Ronald To
900 Daniel Toshner
898 Erin Nicole
894 Peter McEnaney
888 Harrynarine Ramoutar
888 Anthony Theriault
880 Lineti Pasikala
875 Tyler Dean
875 Delmy Diaz-Cervantes
875 Immacula Jacques
875 Mike Lade

\$875 Ian Richard
875 Tom Weller
875 Troy Williams
850 Ricardo Alanis
850 Javier Diaz
850 Jenna Grula
850 Morgan Labello
850 Thomas Longino
850 Frances Walker
838 James Frodyma
827 Jamil Harris
825 Veronica Carrion
825 Christian Fahey
825 Sokol Fazliu
825 Micah Focken
825 Rebyka Moyer
825 Joey Sales
825 Kasecy Williamson
819 Marasa Rone
813 Joseph Cruickshank
813 Donald Felix
805 Chad Potts
800 Michael Cirelli
800 Toriano Landau-Bogan
800 Julie McQuoid
800 Vinecia Moore
791 Timothy Buckner
788 Kendra Orng
775 John Donovan
775 Susan Scott
775 Connor Sullivan
763 Taurean Flournoy
756 Luay Ghawi
754 Adrian Segalla
750 Steve Bryant
750 Jahhad Crawley
750 Claude Harriott
750 Brittny Hawley
750 Roneesha Johnson
750 Anna Pulit
750 Timetris Roberts
738 Herbert Stell
725 Adem Abdula
725 Jonathan Boyd
725 Erna Gasanin
725 Timothy Kieran
725 Mele Makau
725 Brett Maurice
725 Heather Miller
725 Les Swain
716 Christopher Chovanec
713 Peter Gabranski
713 Eric Thompson
710 Christine DiSanto
710 Ivonne Goodwin
700 Matthew Bell
700 Jocelyn Bolito
700 Allison Cole
700 Kenneth Gipson
700 Katie Heuer
700 Lincoln Murdoch
700 Hirenkumar Patel
700 Jeremy Schroeder
688 James Cassie
688 Aaron Dupras
688 Wanda Williams
687 Janel Wilder
675 Armando Aiello
675 Derron Alexander
675 Jaime Baez
675 Luke Bressler
675 Jamie Cates
675 Tarek Elabasy
675 Micah Emenike
675 Carmen Lindmark
675 Steven Stensrud
675 Derek Woo
668 Shawntae Collins
663 Magdalenene Franklin-Holmon
663 Deja Wesby
660 Andrew Aaron
651 James Franklin
650 Frank Cordaro
650 Erik Graham
650 David Guns
650 Dan Ikei
650 Orby Kelley
650 Randy Markland
650 Toni Mussara

\$650 Joshua Rauser
638 John Sparby
638 Jamie Winters
631 Patrick Kushla
631 Kevin Kyler
625 Mario Andres Chavez
625 Nic Iagulli
625 Ileana Lopez
625 Julianne Scavo
613 Robert Brod
613 Sergi Ruiz
600 Taylor Black
600 Jerrard Brown
600 Rita Eisentrager
600 Rachel Gallagher
600 Frank Guarascio
600 Ronnie Hurst
600 Nickoy Hylton
600 Brandon Jones
600 Christian LaBoy
600 Llesena Tejada
600 Kimberly Wenzel
594 Oliver Nivaud
588 Roberto Navarro
588 Joseph Quintons
588 Jillian Rooks
585 Laaina Havea
581 Cornelius Jones
581 Erin Moyer
575 Sandra Byrd
575 Debra Dextrateur
575 Jeffrey Lewis
575 Mandy Meyer
575 Jessica Napiza
575 Oscar Ortiz
575 Jordan Reinhold
575 Iris Saavedra-Garcia
569 Richard Johnson
568 Calvin Irving
565 Patrick Rieger
563 Alma Barriga-Gonzalez
563 Anthony Batista
563 Nicholas Lasala
550 Corey Borden
550 DeAnthony Hartman
550 Andrew Hynan
550 Bryan Juskiw
550 Jeffrey Kawamoto
550 Elliott Zeitas
550 Kunlin Zou
537 Eric Peyton
525 Elyse Bryan
525 Christopher Castellon
525 Diego Chavez Arcia
525 Victor Ciesielski
525 Ryan Feehan
525 Gilbert Hicks
525 Joel Johnson
525 Matthew Kader
525 Richard Kresge
525 Kerlens LaRose
525 Julian McClain
525 Brenton Patterson
525 James A Smith Jr
525 Huihann Wee
516 Christopher Kennedy
513 Emad Fakhreddine
513 David Hendricks
513 Rory Olson
501 Yihao Chen
500 Ashley Brunt
500 Patrick Fowler
500 Michael Kachenmeister
500 Ronald Lackey
500 Thor Leighton
500 David Robinson
500 Amr Shater
500 Austin Soboleski
500 Roosevelt Wilson

SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS



1 MOLI KAUFUSI \$7,083 Steve Friedlander	2 PAULINE CRESSWELL \$6,063 Steve Friedlander	3 MICHAEL SHABA \$5,107 Brian Traboulay	4 HOLLY LACEY \$4,610 Imran Satti	5 LYNNE HEBERT-OUELLETTE \$4,512 Imran Satti	1 SAMI MOGANNAM \$3,732 Don Foti	2 MEGAN HERICKHOFF \$1,950 Chad Deley	3 HERIVELTO PEREIRA \$1,444 Don Foti	4 DASON PHAUL \$1,175 Theodore Pappas	5 ANDREA YEE \$918 Cohen-Cohen
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NOVEMBER BONUS LEADERS

November Bonus Payout: \$252,489
November Bonus Qualifiers: 432

NOVEMBER BONUS LEADERS

November Bonus Payout: \$32,935
November Bonus Qualifiers: 119

\$7,083 Moli Kaufusi
6,063 Pauline Cresswell
5,107 Michael Shaba
4,610 Holly Lacey
4,512 Lynne Hebert-Ouellette
4,310 Joshua Krueger
3,497 Andrzej Sertler
3,444 London Nelson
3,414 Michael Nowak
2,883 Micah Emenike
2,882 Sione Ika
2,755 Christina Meyer
2,746 Juan Venegas
2,732 Anna Pulit
2,695 Tom Weller
2,657 Christopher Murray
2,641 Ricardo Galvez
2,533 Oscar Betancourt
2,469 Jamie McCre
2,341 Noel Rose
2,307 Lineti Pasikala
2,204 Nacole Newbold
2,025 James Sodan
2,020 Nicholas Scordos
2,004 Amber Dregalla
1,946 Lesina Ah Sue
1,918 Anthony Sava
1,879 Steve Bryant
1,827 Taylor Foster
1,821 Carolle Landry
1,780 Travis Kovach
1,753 Connor Sullivan
1,663 John Bacaron
1,659 Toriano Landau-Bogan
1,654 Wanda Williams
1,632 Michael Stuver
1,628 Alix Albright
1,627 Ulrich Jansen
1,617 Pablo De La Cruz
1,571 Stephen Giddens
1,560 Richard Pazak
1,551 Huihann Wee

\$1,528 Enrique Sandoval
1,521 Kyle Schimizzi
1,464 Kasey Williamson
1,464 Jerrard Brown
1,460 Phillip McElfresh
1,458 Sean Hansen
1,452 Iris Saavedra-Garcia
1,447 Ian Richard
1,415 Dan Ikei
1,402 Delores Aguilera
1,373 Andre Hawthorne
1,372 Carey Markoe
1,361 Debra Dextrateur
1,349 Jonathan Boyd
1,345 Carlo Buhay
1,309 Jenna Gula
1,237 Nicholas Greene-Ashley
1,218 Kyle Lewicki
1,186 Duane Shaw
1,184 Geddes Robinson
1,166 James Frodyma
1,162 Taurean Flournoy
1,159 Jaime Baez
1,107 Victor Ciesielski
1,097 Emmanouil Paragiou
1,092 Delroy Phang
1,089 Jerricho Call
1,069 Rachel Gallagher
1,053 Kylee Saldivar
1,045 Lisa Richardson
1,044 Chelsie Young
1,034 Orby Kelley
1,018 Kristina Moore
1,015 Patrick Guthrie
1,009 Judy Dawson
1,008 Justyna Sot
1,003 Aaron McLean
949 Jamie Winters
913 Pedro Vazquez Armenteros
897 John McDougald
888 Alon Fischer
878 Jayshaun Johnson

\$857 Yonique Gordon
841 Andrew Chambers
839 Sandra Sandoval
838 Jeffrey Lewis
826 Marie St Germain
825 Ashley Wenning
824 Steven Stensrud
820 Jamie Cates
810 James Pratt
809 Rebyka Moyer
807 Demitrius Lucas
805 Esmond Kaopuiki
796 Julian McClain
775 Vinicia Moore
767 Mele Makaui
763 Yvette Quintana
754 Lisa Woodson
753 Todd Lytle
740 Joshua Rauser
738 Delmy Diaz-Cervantes
733 George Taramas
730 Nic Iagulli
729 Donald Gregoire
725 Christopher Castellon
715 Ruth Socoy
711 Scottie Leonard
695 Josie Ward
659 Robert Wright
659 Victor Agurto
657 Sandra Byrd
649 Jennifer Escobar
634 Linda Eichelberger
615 Tiffany Babin
615 Roneesha Johnson
608 Jenna Valentine-Thomas
603 Cynthia Sittig
601 Elias Boles
597 Christopher Haywood
595 Cristi Huffman
571 Ryan Tomajcik
569 Nathan Knox
561 Ruben Santillana

\$560 Elizabeth Tompkins
559 Neftali Montalvo
546 Benjamin Edwards
543 Darrell Asbell
541 Daniel Dunham
534 Roosevelt Wilson
522 Robert Schneiderman
514 Thor Leighton
513 David Higa
512 Kerlens LaRose
504 Uniqua Echols
503 Monica Solis
502 John H Garrett
501 Ritia Tokahere
501 Ivy Acosta
500 Jason Ryan

\$3,732 Sami Mogannam
1,950 Megan Herickhoff
1,444 Herivelto Pereira

\$1,175 Dason Phaul
918 Andrea Yee
788 Muhammed Ashraf

\$642 Carlo Bonifazi
584 Lily Tchen
570 Bradley Weigand

\$562 Nikki Crosby
558 Mitchell Look
546 Angela Ritchie

4 BONUS TOTAL: \$3,513,744

WORLD'S GREATEST \$1,621,443	LEADERSHIP \$1,606,877	SA/GA TRAINING \$252,489	REINSTATEMENT \$32,935
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FOUNDERS CLUB

November Qualifiers — Outstanding Producers & PR Representatives:



Lily Tchen

Cohen-Cohen
19th Qualification
\$63,401 Net ALP
86.9 Ret



Erez Shabtay

Altig-Orlovic
12th Qualification
\$81,069 Net ALP
92.2 Ret



Gian Trinidad

Altig-Orlovic
1st Qualification
\$72,414 Net ALP
92.0 Ret



Paul Smith

Surace-Smith
1st Qualification
\$68,581 Net ALP
77.3 Ret



Rita Charles

Steve Friedlander
1st Qualification
\$58,211 Net ALP
79.9 Ret

Director of the Month



Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Scott Dehning



Scott had 53.5% growth over November of 2014.

Perspective



Rob Falvo

Executive Vice President
AIL & NILICO

The Greatest Leader Ever

As a practicing Catholic, I am currently in the second week of Advent as I write this and my mind and thoughts are focused on the readings I've been doing each morning. It is in that spirit that I think it is timely to reflect on how some of the leadership lessons of Jesus apply to us in our personal, professional and social lives. Much of what I share below isn't new, but I thought it's timely given the significance of this season.

What are some of these guiding principles?

Servant Leadership

Jesus always professed himself to be a servant rather than a master. This is best captured in the following biblical verse:

"For even the Son of Man came not to be served, but to serve, and to give His life as a ransom for many." (Mark 10:45)

Through His life's work, He demonstrated that a true leader should always put His follower's needs before His own and not refrain from rolling up one's sleeves in doing the good work. This principle is most clearly depicted in the story of Jesus washing His disciples' feet, which demonstrates how leadership should be done.

Action Speaks Louder Than Words

Jesus provides an excellent example of leading by doing. Throughout the gospels, which share the story of His life, you can read about how Jesus was always on the move, performing acts of mercy, kindness and healing as He shared lessons in life. Naturally, His miracles and other acts of mercy and love inspired many to believe in what He also shared verbally.

Sacrificial Leadership

The supreme act of His crucifixion on the cross was Jesus' example of how much He was willing to give up for what He believed in. This made Him one of the most significant of many other martyrs throughout history who chose to die for their cause. While I know this

example is extreme, it could be analogous to how people in leadership should stand up to "take the heat" and bear the responsibility for their subordinates' failure even when it clearly wasn't their own.

Community Building and Influence

Jesus did not work alone. Neither did He just broadcast his message or heal a faceless nameless mass audience in the thousands. Rather, He worked through appointing leaders and managers, and allowing them to spread His influence to their own circles. To do so, much of His time and efforts were invested in two smaller circles of disciples and followers: 1) His group of 12 disciples, out of which the inner circle of Peter, James and John were closest to Him, and; 2) A bigger group of 70 disciples who were assigned specific tasks to do good, heal and spread the word.

Obviously, the principles of community building, appointment of "senior" and "middle" management leaders, and grassroots-oriented marketing has been a powerful organizing force for Catholicism (as it is for most major religions). As history has shown, the apostles and disciples played crucial roles in helping to disseminate the doctrines of Christ and to reach various communities. This brings us to the final and probably most well known point.

Evangelism and Word-of-Mouth Marketing...or as WE call it... Selling The Dream!

Jesus is the original purveyor of the principles of evangelism, word-of-mouth marketing, referral marketing, buzz marketing, and all other forms of word spreading marketing practices. Without the benefit of social media, He still managed to get the message across to billions around the world. The way to do it is through spreading the word and encouraging one's followers to do so.

The purpose of my message is not to offend those of you who don't have the same beliefs. It is to share the timeless principles of the GREATEST leader ever. If you contemplate and implement the principles in the area of agency building and leadership in general, you will succeed beyond your wildest expectations.

It's not easy, but what is that is worthwhile in life?

Rob Falvo



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